



A MESSAGE FROM THE SCHEME



Dear Medshield Member,

We've entered the last stretch of the year, a time that is always one of the busiest and

most exciting periods at Medshield. With so much happening, we want to keep you informed and remind you of the tools and benefits available to support your health and wellness.

As we move into the windy season, dust particles, pollen, and other allergens tend to rise, often leading to seasonal flare-ups such as hay fever, sinusitis, and respiratory discomfort.

Please remember to utilise your available benefits to maintain your health. Whether it's scheduling a check-up, filling prescribed

medication, or seeking advice from a healthcare professional, Medshield is here to help you maintain your well-being.

We are also pleased to share that on **29 September 2025**, Medshield will host its **Product Launch** event, where we will unveil the **Scheme's 2026 products**, introduce new benefits and enhanced benefit limits, as well as innovations designed to bring greater value, convenience, and care to you in the year ahead.

The **2026 Benefit Guides** will be available on the Scheme's website from **1 October 2025**, and towards the end of October, you can expect Scheme communication detailing your specific plan's changes for **2026**.

In this edition of the newsletter, some of the articles you can look forward to, amongst many, include:

- A feature on the importance of truth in affidavits and protecting the Scheme against fraud.
- Medshield's Specialist Network and how this benefits you.
- The importance of HPV vaccines to help your beneficiaries take proactive steps in safeguarding their health.

Thank you for being part of the Medshield family. Your health remains our priority, and we are committed to ensuring that your membership continues to bring you peace of mind and value.

*Warm regards,
Medshield Medical Scheme*

From wellness days to shoeboxes

Sustainable Positive Social Impact is Redefining Medical Schemes



Integrating Environmental, Social, and Governance (ESG) principles is crucial for medical schemes to ensure the future sustainability of healthcare. Factors such as escalating costs, the rise of lifestyle-related diseases, and the environmental impact of medical waste make ESG adoption necessary.

Medshield Medical Scheme aligns sustainability with healthcare excellence by developing an ESG roadmap featuring clear corporate sustainability goals. This effort sets the benchmark for responsible healthcare funding in South Africa, paving the way for a more resilient healthcare system.

Healthcare is not only about paying claims or designing benefit options; it is also about ensuring the well-being of patients. At its core, it is about people – how they are supported, engaged, and empowered to live healthier lives. In this context, corporate responsibility is no longer a “nice to have” for medical schemes; it is an essential part of ensuring long-term member well-being and scheme sustainability.

THE MEMBER VALUE OF SOCIAL INITIATIVES

For Medshield Medical Scheme, responsibility means creating an environment where members feel cared for beyond their benefits. It means prioritising wellness, encouraging prevention, and embedding fairness and inclusivity into everything we do. From wellness days that offer on-the-spot screenings to employee-driven initiatives like the Santa Shoebox Project, our social impact agenda is built on the principle that better health outcomes start with genuine human connection.

Medshield’s approach is underscored in its vision: ‘Affordable, high-quality healthcare through sustainable partnerships’. But actual impact is only achieved when this vision translates into the daily experiences of members. That is why responsibility extends beyond funding benefits to include the systems and processes that support them.

Internally, this commitment is seen in the creation of a diverse and inclusive workplace. Externally, it is reflected in the initiatives that place members at the centre of care. Refined engagement processes resolve complaints efficiently, while managed care programmes and designated provider networks ensure members receive quality treatment with fewer out-of-pocket costs. These mechanisms not only improve outcomes but also reinforce the trust that members place in the Scheme.

RESPONSIBILITY SHOULD NOT BE ABSTRACT

The combination of internal culture and external programmes ensures that responsibility is not abstract. It is something members feel in the speed of a resolved query, the reassurance of a chronic condition being monitored, or the relief of reduced co-payments. Nowhere is this philosophy more evident than in **Medshield’s Corporate Wellness Days**. These events are more than screenings; they are touchpoints where responsibility comes to life. Members can have their blood pressure, cholesterol, and glucose levels tested while engaging directly with healthcare professionals. At the same time, they receive education on healthy living and have the opportunity to raise queries that might otherwise go unanswered.

By combining early detection with practical advice, corporate wellness days empower members to take charge of their health before small risks escalate into long-term conditions. They also foster a sense of community – reminding members that healthcare is a shared journey between the Scheme, providers, and themselves.

While corporate wellness days highlight member-focused responsibility, the **Santa Shoebox Project** illustrates how Medshield’s culture extends outward through its people. Each year, employees pledge and fund shoeboxes filled with essentials and small gifts for under-privileged children in South Africa and Namibia. The initiative is enhanced by The Great Shoebox Morning, a bake sale where employees get the opportunity to raise additional funds.

PROTECTING YOUR HEALTH

HPV Vaccination and Wellness



Your health and well-being, as well as that of your family, remain at the heart of what we do. One of the most effective ways to protect long-term health is through preventive care, and vaccination is a crucial part of this approach.

The Department of Health is currently running the second round of the Human Papillomavirus (HPV) vaccination campaign from 4 August to 28 September 2025. This campaign ensures that girls who received their first HPV dose earlier this year can now complete the two-dose course for full protection.

WHY THE HPV VACCINE MATTERS

- **Prevents Cervical Cancer** - HPV is the leading cause of cervical cancer, and vaccination is one of the most effective ways to prevent it.
- **Early Protection** - The vaccine is most effective when administered between the ages of 9 and 14, before any exposure to HPV.
- **Two Doses for Full Protection** - Completing the vaccination schedule is essential for long-term immunity.

WHAT MEDSHIELD COVERS FOR YOU

As part of our commitment to wellness, Medshield covers:

- **HPV Vaccination (Human Papillomavirus)** – 1 course of two injections per female beneficiary aged 9 years and older.
- This benefit is available through your **Wellness Benefit** when using designated pharmacies in the **Medshield Pharmacy Network**.

This means your beneficiary can complete their vaccination course either through the national school-based campaign or at a participating **Medshield Network Pharmacy** using your Wellness Benefit.

Your wellness and that of your beneficiaries is about more than treating illness; it's about preventing it. The HPV vaccination is a powerful step towards preventing cervical cancer and safeguarding your family's well-being. With the Department of Health's campaign and Medshield's Wellness Benefit, you and your family have the support you need to stay healthy, now and into the future.

Prevention today means wellness tomorrow.

FRAUD, WASTE, AND ABUSE

The Importance of Truth in Affidavits



Fraud remains one of the most serious risks to the integrity of medical schemes, and one area where this can occur is in the misuse of affidavits. An affidavit is a sworn, written statement made under oath. It is not just another form or document; it is a legal declaration of truth that serves as a crucial piece of evidence in various legal proceedings. By completing and signing an affidavit, a person confirms that all information contained in it is accurate and truthful, with the understanding that false or misleading information can lead to prosecution.

IMPORTANT ITEMS TO NOTE:

- Making a false statement in an affidavit is an offence under Section 9 of the *Justices of Peace and Commissioners of Oath Act*, 16 of 1963.
- Anyone found guilty of knowingly providing false information shall be charged with perjury, a criminal offence with severe penalties.
- Submitting false or misleading affidavits can also constitute fraud against the Scheme, which could result in the termination of membership and legal consequences.

By ensuring that all affidavits are completed with honesty, members not only fulfil their ethical and legal responsibilities, but also help to:

- Demonstrate their commitment to honesty and transparency,
- Protect the rights and interests of all members,
- Safeguard the Scheme against fraudulent activities, and
- Showcases the members' integrity and dedication to uphold confidence in the fair and lawful administration of principles under the Medical Schemes Act, 131 of 1998.

Maintaining honesty and integrity when submitting affidavits is vital. Fraud undermines trust, drives up healthcare costs, and impacts all members. Together, by committing to truth and transparency, we can preserve the credibility of the Scheme and protect the resources meant for genuine medical needs.



Importantly, this project is entirely employee-driven and self-funded. No member contributions are used, showcasing the generosity of Medshield's employees. In doing so, the project reflects the same ethos that underpins member programmes: that well-being is not transactional, but relational.

Together, corporate wellness days and staff initiatives paint a picture of responsibility that is both top-down and bottom-up, driven by a leadership strategy and lived out by employees through their personal commitment to the community.

CHALLENGES AND OPPORTUNITIES

Delivering on sustainable positive social impact is not without its challenges. It means operating within a framework that protects the best interests of its members. Regulations safeguard fairness, and transparency ensures that contributions are used effectively. These parameters require a careful balance between social initiatives that improve outcomes and ensure the Scheme's financial sustainability.

This is where innovation becomes essential. Managed care programmes already play a key role in reducing preventable costs by supporting chronic disease management. Looking ahead, technology offers further opportunities. Medshield is exploring AI-based tools to monitor conditions such as diabetes, cataracts, and cardiovascular disease, helping members manage their health more proactively and, in some cases, even reverse lifestyle-related conditions. By leveraging technology to enhance prevention, Medshield is

transforming barriers into opportunities, and demonstrating that social responsibility can drive both healthier members and more resilient schemes.

Although this is only the first year of Medshield's ESG rollout, the direction is already clear. By aligning initiatives with the Sustainable Development Goals, embedding fairness and equality internally, and equipping members with tools for prevention, the Scheme is making a system-wide contribution that extends well beyond the claims process.

TOWARDS A HEALTHIER, MORE RESPONSIBLE FUTURE

Ultimately, corporate responsibility in healthcare is best understood as a partnership between prevention and treatment, between employees and members, and, individual well-being and community upliftment.

At Medshield, we are committed to ensuring that responsibility is not just about compliance but about care. Whether it is the screenings and education at a wellness day, the generosity of employees filling shoeboxes for the under-privileged, or the foresight of managed care programmes, our social initiatives are designed to make healthcare real, tangible, and accessible.

At the heart of it all lies trust. In healthcare, trust is everything – and it is built not only through benefits, but also through the responsibility lived out every day.

STAY CONNECTED WITH MEDSHIELD

Your Digital Tools Made Simple



At Medshield, we understand the importance of providing you with the information you need, quickly, securely, and in a way that suits you best. That's why we continue to remind members about our easy-to-use digital channels. These tools have been created to provide you with access to your benefits when it is convenient for you!

Our digital approach puts you in control. Whether you prefer WhatsApp, the Medshield website, or our mobile app, you can access the same reliable support without possible long waiting times.

WHY USE OUR DIGITAL CHANNELS?

- **24/7 access to information** - check your benefits, networks, claims, and more at any time.
- **Convenience and speed** - skip the queues and get answers instantly.
- **Secure and reliable** - your privacy and data remain protected.
- **Personalised support** - whether online or with a consultant, help is always available.

WHATSAPP MADE EASY

Our WhatsApp service line is one of the fastest ways to connect with us. Save the number **+27 60 042 7274**, send us a "Hi," and let us assist you.

ACCESS MEDSHIELD SUPPORT AND INFORMATION VIA WHATSAPP:

- Quickly find important emergency numbers.
- Access your membership card, tax certificate, statements, claims, and benefits.
- Request to engage directly with a Medshield support agent on WhatsApp for personalised help, available from 08:00 to 20:00 (Monday to Friday) and 08:00 to 13:00 (Saturday).
- View and download product brochures and benefit guides.

THE MEDSHIELD WEBSITE AND MEMBER LOGIN ZONE (WWW.MEDSHIELD.CO.ZA)

Did you know our website is a hub of information, that provides access to:

- A "How To" page that contains simple, step-by-step guides to help you navigate any process, whether it is how to pre-authorise a hospital stay or apply for chronic medicine.
- Information to help you access and apply for benefits.
- A homepage with enhanced tools for quotes and benefit comparison.
- An improved search functionality for networks and DSPs.
- A member login zone with information specifically related to your benefits.

Having login issues? Email web@medshield.co.za and we'll make sure you're sorted.

THE MEDSHIELD APP – HEALTHCARE AT YOUR FINGERTIPS

The Medshield App makes it easier than ever to manage your membership on the go. With its improved design and features, you can:

- View your digital membership card.
- Submit and track claims.
- Monitor your benefits in real time.
- Access provider networks, hospital authorisations, emergency contacts, and many more.

Download the Medshield app from your app store (search for "Medshield"), log in with your existing credentials. For step-by-step instructions on how to download the Medshield App and register on both the App and the Website Member Login, please visit our How To page. Take advantage of these channels today! They're here to simplify your Medshield journey and save you time, leaving you with more energy to focus on your health and well-being.

MEDSHIELD'S SPECIALIST NETWORK

Enhancing Access and Reducing Out-of-Pocket Costs



Medshield continually seeks ways to enhance your healthcare journey while helping you save on costs. One of the key ways we are doing this is through the Medshield Specialist Network, a growing network of trusted healthcare specialists committed to providing quality care to our members at negotiated Scheme rates, minimising any co-payments or expensive upfront Specialists' consultation fees.

WHAT THIS MEANS FOR YOU

- **No 30% co-payment in 2025** - As previously communicated, with the launch of the Medshield Specialist Network, Medshield removed the co-payment for the 2025 benefit year.
- **Focus on affordability** - Instead, we are expanding the Medshield Specialist Network to help you access more affordable care options.
- **Referral requirement** - For members on MediPlus Compact, MediValue Compact, MediPhila, and MediCurve options, please remember that a **20% co-payment** applies if you see a specialist **without a GP-to-specialist referral**. Always request a referral from your GP first to avoid this additional cost.

WHAT IF YOUR PREFERRED SPECIALIST ISN'T ON THE NETWORK?

We understand that some members have built long-standing relationships with their preferred specialists. If your specialist is not yet part of the Medshield Specialist Network, you can help us expand the network by submitting their details for engagement.

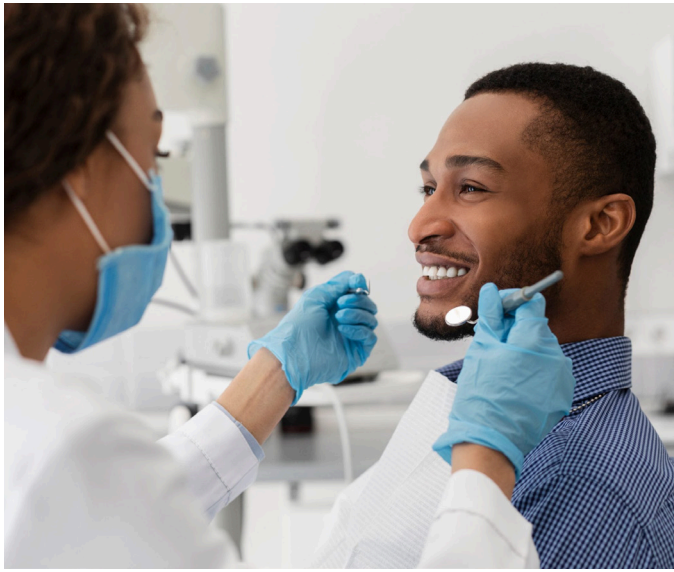
Here's how you can do it:

1. Collect your specialist's details (full name, practice number, and contact details).
2. Send the information to either **ncspecialist@medscheme.co.za** or **nc@medshield.co.za**. Our team will reach out to your specialist to explore opportunities to be part of the Medshield Specialist Network.

By taking this simple step, you can look forward to continued treatment with your preferred specialist while maintaining a seamless and affordable healthcare journey under the Medshield Specialist Network.

NO MORE DENTAL DRAMA:

Simple Tips for a Calm Dental Visit



Are you avoiding dental visits because it feels stressful or even scary? You are not alone. Dental anxiety and dentophobia (a more severe fear of the dentist or dental procedures) are common. But skipping dental visits is not the answer as problems such as tooth decay (caries), gum disease, and other dental problems can get worse, leading to more extensive and painful procedures in the future.

The good news is that there are ways to overcome these feelings and make your next dental checkup a much better experience. Follow these practical tips to help reduce dental anxiety:

FIND OUT WHAT LIES BEHIND YOUR DENTAL FEAR

The first step in overcoming dental anxiety is understanding what makes you nervous. Is it fear of pain, embarrassment about your teeth, or a bad experience in the past? Let your dental healthcare practitioner and the dental team know about your fears before your appointment. They have seen it all and are there to help, not judge. Sometimes, fear comes from not knowing what to expect. Talk to your dentist and ask them to explain the process in simple terms. They might suggest a different approach. You can even agree on a hand signal to pause if you need a break.

THE POWER OF SUPPORT: TAKE AN UNDERSTANDING FRIEND ALONG

Having a friend or family member with you can provide extra comfort. They can help to keep you calm while you wait and be there to support you during the appointment.

PRACTICE RELAXATION TECHNIQUES

Relaxation techniques can help calm your mind and body before and during your visit. Try these:

- **Deep breathing** – Try taking slow, deep breaths to help you relax.
- **Visualisation** – Imagine yourself in a peaceful place, like a beach or garden.
- **Progressive muscle relaxation** – Tense and relax different muscle groups to ease tension.
- **Bring your headphones** – You might find that listening to calming music or a podcast during the appointment helps to distract you and reduce anxiety.

ASK ABOUT SEDATION OPTIONS

A consultation with your dentist can help determine the best sedation option for your needs, allowing you to undergo necessary treatments without the overwhelming anxiety.

- Local anaesthesia numbs the area and can ensure that the procedure is pain free.
- Inhalation sedation or nitrous oxide (laughing gas) is a mild sedative that can help you feel relaxed and calm during your visit.
- For those with severe anxiety, prescribed oral sedatives can help you feel relaxed and less aware of the procedure.

TAKE IT ONE STEP AT A TIME: START WITH A SIMPLE CHECKUP

The general recommendation is to visit a dental healthcare practitioner at least once a year for a dental check-up and preventative treatment, or more often if your dentist says it is needed. If it has been a while since your last dental visit, do not feel pressured to jump into a major procedure. Start with a simple checkup or cleaning to ease yourself back into the routine. These visits are usually quick and painless, helping you build confidence for future appointments.

THINK POSITIVE: REMIND YOURSELF WHY DENTAL VISITS ARE WORTH IT

Taking care of your teeth is part of your overall well-being. A clean, healthy smile not only boosts your confidence, but along with other good oral hygiene habits, regular dental visits will help prevent the development of tooth decay (caries) or gum disease.

PLAN A POST-DENTIST REWARD

Having something to look forward to, can make the experience more positive. Treat yourself to something enjoyable after your appointment as a reward for facing your fear. However, if you plan to eat or drink something, always ask your dental healthcare practitioner how long you should wait after the treatment. Rather plan a relaxing activity or watch a movie.

**Refer to the Medshield Dental Benefit Tables if you are not sure if the benefit is offered on your option. The complete Medshield Dental benefit tables are published on the DENIS website (www.denis.co.za).*

GOOD ORAL HYGIENE HABITS AT HOME

In addition to regular dental visits, keep up with a good oral hygiene routine at home:

- Make it a habit to rinse your mouth with water after every meal or snack.
- Limit sweets, sugary foods, and sugar-filled drinks – make water your main drink.
- Brush your teeth with fluoride toothpaste for two minutes, every morning and 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.

denis
an EOH company