

Medshield CONNECT

The way for us to talk to each other



MEDSHIELD
medical scheme



Issue 4 - 2025

A MESSAGE FROM THE SCHEME



Dear Medshield Broker,

As 2025 draws to a close, Medshield extends warm festive greetings and heartfelt appreciation for your partnership throughout the year. Your continued support and commitment have been instrumental in ensuring that members receive the exceptional service and healthcare access they deserve.

This year has been marked by innovation, collaboration, and growth, and as we look to 2026, we are proud to share some key updates and enhancements designed to strengthen our Partner for Life promise.

2026 BENEFIT HIGHLIGHTS – PREDICT AND PREVENT

In 2026, Medshield's benefits continue to evolve, with a focus on predictive and preventive healthcare, supporting members with proactive solutions that promote early detection, improve wellness outcomes, and reduce long-term healthcare costs.

The Scheme has implemented a measured **average contribution increase of 7.5%**,

with **over 70% of members experiencing only a 7% increase**. This balance between affordability and enhanced value underscores Medshield's financial stability, reinforced by an **AA (stable outlook)** rating from GCR.

Key enhancements include:

- **Earlier and improved access to screenings - Annual mammogram screenings from age 30 and PSA tests for men aged 40 and older**, empowering members to detect potential health risks sooner.
- **Expanded optical benefits** - Annual eye tests now covered from risk, with higher allowances for frames, lenses, and contact lenses, per beneficiary and not per family.
- **Chronic care innovation** - Introduction of Diabetic Retinal Eye Screening and Continuous Glucose Monitoring (CGM) for members up to age 18, helping families manage diabetes more effectively.
- **Comprehensive primary and mental healthcare** - Enhanced **GP consultation limits, additional Virtual GP Consultations** from the risk benefit, and an improved mental health benefit for sustained, holistic well-being.

These updates reflect Medshield's unwavering commitment to accessible, sustainable, and member-focused healthcare that works better, not harder.

THANK YOU FOR YOUR PARTNERSHIP IN 2025

We extend our sincere gratitude to all brokers who attended the 2026 Product Launch and training sessions. Your strong attendance, engagement, and feedback contributed to their success and continue to strengthen our collective commitment to supporting members effectively.

Updated Broker Documents and Forms

To further support you, all broker-related forms and resources have been updated on the Medshield website.

You can access the latest versions by navigating to: Menu > Brokers > Broker Documents and Forms.

These updates include improved document security, password protection, and encryption to ensure both broker and member information remains safeguarded.

BROKER SUPPORT AND MARKETING COLLATERAL

For the latest marketing materials, product brochures, and communication collateral, please contact your assigned Broker Consultant. They will ensure you have the most up-to-date resources to support your client interactions for 2026.

As we close the year, Medshield thanks you for your continued trust, partnership, and dedication. Together, we look forward to a new year of growth, innovation, and preventative healthcare, helping members live healthier, longer, and more empowered lives.

Kind Regards,
Medshield Medical Scheme

Navigating the Year-End Medical Aid Pinch



As we approach the end of the year, many members may find their medical aid funds, including day-to-day benefits and Medical Savings Accounts (MSA), beginning to run low. This is a common year-end challenge, but with Medshield, members can rest assured that there are practical ways to continue accessing quality healthcare while managing their benefits wisely.

Medshield always takes care of its members, and our benefit options are designed to help stretch healthcare rands further without compromising on care or convenience.

STRETCH YOUR BENEFITS WITH SMARTCARE

The SmartCare Benefit is one of the easiest ways for members to save on out-of-pocket expenses while maintaining access to healthcare services. This benefit offers:

- **Unlimited Pharmacy or Clinic Private Nurse Consultations** available on all Medshield benefit options.
- **Nurse-led Virtual General Practitioner (GP) Consultations** are available in a limited number per year, depending on the member's selected benefit option.

This means members can consult with qualified healthcare professionals for minor ailments, health advice, or chronic condition management — without using traditional day-to-day or savings funds.

LEVERAGE VIRTUAL CARE OPTIONS

In addition to Pharmacy or Clinic Private Nurse Consultations, several Medshield benefit options include **Virtual Care: GP Consultations**. These are particularly helpful when funds are starting to run low, providing an affordable and convenient way to receive medical advice and treatment plans remotely. The member's specific plan determines the number of covered virtual consultations.

NETWORK GP CONSULTATIONS

Some benefit options also include additional GP consultations and visits to Network GPs within Medshield's network, including the Prime or Compact networks. These extra visits ensure members can still access healthcare services even when day-to-day benefits are running low and are subject to the member's selected plan.

EMPOWERING MEMBERS TO SAVE AND STAY HEALTHY

Encourage your clients to review their benefit usage and explore these cost-effective healthcare access points before the year ends. Medshield's benefit structure supports members with sustainable, affordable healthcare solutions that provide peace of mind, especially when it matters most.

As their trusted Broker, guiding members to make informed choices and use available benefits smartly will help them finish the year healthy, supported, and financially confident.

2026 OPTION CHANGE WINDOW NOW OPEN: Help Members Choose the Right Plan for Their Needs



The 2026 Benefit Option Change Window is open, running from 1 November to 31 December 2025. This is the period for members to review and, if necessary, adjust their Medshield benefit options to align with their evolving healthcare and financial needs.

If no changes are made by **31 December 2025**, members will automatically remain on their current plan for 2026, as mid-year option changes are not permitted under the Scheme Rules.

ENHANCED PLANS DESIGNED FOR VALUE AND WELLNESS

Medshield continues to build on its *Partner for Life* promise with enhanced 2026 benefit options carefully designed to add more value at the best possible price. Each plan has been refined to provide comprehensive, predictive, and preventive healthcare support, ensuring members are covered where it matters most.

The 2026 plan enhancements include improvements across several benefit categories, such as chronic medication coverage, day-to-day benefits, preventive care, and access to affordable Virtual Care and SmartCare services. These enhancements ensure that every member, whether on a Traditional or Savings plan, can find a solution that balances affordability, flexibility, and peace of mind.

Traditional vs Savings Plans: Understanding the Difference

When guiding members, it's crucial to help them distinguish between Traditional and Savings plan structures:

- **Traditional Plans** offer a structured approach to healthcare, setting specific limits for various categories such as general practitioner (GP) visits, dental care, optical services, and specialist consultations. Once these limits are reached, depending on their chosen plan, it might be covered from the day-to-day limits or members are responsible for any additional costs. These plans are ideal for members who prefer predictable and organised benefits throughout the year.
- **Savings Plans** allocate a portion of the annual contribution to a Medical Savings Account (MSA), which provides members with greater flexibility in managing their everyday healthcare expenses. Once the savings in the MSA are depleted, any additional day-to-day costs must be paid directly by the member, unless specific benefits cover them.

Brokers play a crucial role in helping members understand these differences and ensure their chosen plan reflects their healthcare use, budget, and lifestyle.

WHEN AN UPGRADE MAY BE THE RIGHT MOVE

Encourage members to consider upgrading their benefit option if:

- Their day-to-day benefits or MSA balances tend to run out before year-end.
- They anticipate significant life changes, such as adding dependants, upcoming procedures, or chronic condition management.
- They desire broader provider flexibility, access to specialist networks, or extended coverage for preventive care.

Upgrading may come with a higher monthly contribution, but it offers added protection and ensures members are better prepared for potential healthcare needs in 2026.

STEPS TO CHANGE A BENEFIT OPTION

Members can easily make their benefit option changes through one of the following channels:

1. Direct Paying Members

- Log in to your Medshield Web Account at www.medshield.co.za and click the Option Change tab.

2. Corporate Members

- Submit completed Option Change forms to your HR Department before 13 December 2025 to ensure correct payroll processing for January 2026. HR will forward the signed and stamped forms to the Scheme for finalisation

3. Email Submission

- Completed forms can also be submitted directly to optionchange@medshield.co.za.
- The Option Change Form is available at <https://bit.ly/41phegB>.

Please note: Changes received after **15 December 2025** may only reflect in the **February 2026** contribution cycle. Any credits due will be applied toward the February contribution and not refunded directly.

SUPPORT AND GUIDANCE

Encourage members to make informed decisions by consulting their financial or healthcare advisor. Advisors can assist in reviewing:

- The Prescribed Minimum Benefits (PMBs) coverage,
- Chronic and formulary medicine lists,
- Network provider requirements, and
- The overall financial implications of an upgrade or downgrade.

The 2026 Benefit Guides and Contribution Tables are available on the Medshield website, under the Product 2026 section, for easy comparison of options.

YOUR ROLE AS A TRUSTED BROKER PARTNER

As valued partners, your guidance ensures that members make confident, informed decisions about their healthcare. Please remind them that the option change window closes on 31 December 2025, and no mid-year changes will be allowed thereafter. With enhanced benefits, improved value, and flexible plan structures, Medshield continues to prioritise predictive and preventive healthcare, empowering members to stay covered, healthy, and financially secure in 2026.

GOOD GOVERNANCE IS THE CORNERSTONE OF SUSTAINABLE HEALTHCARE



In an era where trust defines longevity, good governance is no longer a corporate formality; it is the foundation of sustainable healthcare. For medical schemes, it determines how effectively they manage risk, ensure accountability, and build the confidence of members who rely on them for their well-being.

At Medshield Medical Scheme, governance is more than compliance. It is the discipline that underpins every decision, every policy, and every relationship with members, employees, healthcare providers and other stakeholders. Through integrity, transparency, and ethical leadership, Medshield ensures that its governance framework translates directly into stability, credibility, and better health outcomes for its members.

GOVERNANCE AS THE FRAMEWORK FOR TRUST

For Medshield, governance is the “G” that gives structure to its ESG commitments – a system of checks, balances, and accountability that keeps the Scheme both compliant and compassionate.

Effective governance ensures that Medshield operates with fairness, transparency, and integrity, while safeguarding the assets and trust of its members. It also promotes ethical behaviour through clear guiding principles, structured oversight, and mechanisms that ensure the Scheme makes decisions responsibly and in the best interests of members.

Governance plays a particularly vital role in ensuring long-term sustainability. It reduces legal risks, promotes compliance with laws and regulations, and creates tools to identify and manage risk effectively. It also establishes standards for service delivery and continuous improvement, ensuring that member health outcomes and quality of care are strengthened. When done well, governance builds the kind of trust that cannot be legislated, only earned.

STRUCTURE, STANDARDS AND COMPLIANCE

Medshield’s governance practices are guided by King IV principles, aligning with global best practice while addressing the realities of South Africa’s healthcare sector. In a system shaped by transformation and affordability pressures, good governance must be both ethical and adaptable.

The Board of Trustees provides strategic oversight and fiduciary direction in accordance with the Medical Schemes Act and Scheme Rules. Independent experts support the Board through specialist committees, while the executive management team executes operational goals under their supervision. This structure ensures independence between oversight and management while promoting accountability.

Transformation and diversity remain central to the Board’s composition. Co-opted Trustees and independent experts are appointed based on skill, experience, and representation, aligning with



South Africa's transformation goals. Succession Planning across all management levels further ensures leadership continuity and stability within the organisation.

Robust governance frameworks and internal controls underpin Medshield's operations and set clear standards for ethical conduct, decision-making and accountability.

A combined assurance approach, regulatory alignment, and ongoing compliance monitoring ensure adherence to the Medical Schemes Act and related regulations. Active participation in industry associations keeps the Scheme informed of regulatory developments and best practice within the healthcare sector.

Integrity is further reinforced by transparent reporting mechanisms and safe channels enabling employees and stakeholders to raise concerns. In this way, transparency is not only encouraged but also protected.

RISK, RESILIENCE AND CONTINUOUS IMPROVEMENT

Medshield takes a Scheme-wide approach to risk management, integrating mitigation strategies into planning and daily operations. The Scheme's Risk Management Framework, aligned with ISO 31000 and King IV, identifies and manages risks across strategic, operational, financial, and compliance areas.

Emerging risks such as cyber threats, political instability, and climate-related disruptions are reviewed annually with assurance providers. The risk appetite adopted by the Scheme supports proactive identification and management of both threats and opportunities.

- **Fraud prevention** is a key governance priority. Medshield partners with dedicated industry providers to detect and address Fraud, Waste, and Abuse (FWA), safeguarding member funds, promoting accountability, and enhancing industry integrity.
- **Technology** has become an essential tool in governance execution. Medshield uses digital board packs, e-governance tools, virtual meetings, and automated compliance reports to streamline oversight and enhance accuracy. Its ISO 9001 certification mandates regular policy reviews and continuous improvement, ensuring processes remain relevant and competitive.

- **Training and development** underpin this approach. All employees receive ESG-related onboarding, while trustees and independent experts participate in formal governance education, including the Council for Medical Schemes' Trustee Programme. It ensures a consistent understanding of fiduciary duties and embeds governance as a living practice rather than a static policy.
- **Stakeholder engagement** is equally critical. Internally, governance reports are presented quarterly to the Board and committees. Externally, the Scheme uses members', providers' and Brokers' newsletters, awareness campaigns, and social media updates to engage stakeholders. Insights from customer experience surveys inform operational decisions, ensuring that governance remains responsive to members' needs and expectations.

As part of its regulatory compliance, Medshield follows directives from the Council for Medical Schemes (CMS), which issues guidelines on the application of the Medical Schemes Act. The Scheme undergoes regular internal audits and implements corrective actions to maintain compliance and transparency.

THE FOUNDATION OF TRUST

Ultimately, governance is about trust – trust that the Scheme manages members' contributions responsibly, that decisions are transparent, and that leadership remains accountable to the members of the Scheme.

The governance environment for medical schemes continues to evolve within a complex regulated healthcare landscape. By embedding proactive risk management, maintaining transparency, and collaborating with peers, Medshield demonstrates that strong governance is the most effective response to complexity.

At Medshield, good governance is not an obligation; it is a deliberate choice that defines who we are. It is the architecture of accountability that supports everything else, from financial stability and service quality to long-term member confidence. Because in healthcare, trust is everything, and trust begins with governance.

DO WHAT'S RIGHT EVERY TIME

STOP FRAUD, WASTE, ABUSE AND ERROR.

Be alert. Be accountable.
Be the reason we stay protected.



MEDSHIELD
medical scheme
Partner for Life

Your Quick Guide to protecting your medical aid from FWAE

QUESTION 1

WHAT IS FWAE?

FWAE stands for Fraud, Waste, Abuse and Error – behaviours or mistakes that drain resources from medical aid schemes.

QUESTION 2

HOW DOES IT AFFECT ME?

Every rand lost through FWAE is money taken from the shared pool of member contributions. That means higher premiums and fewer benefits for you.

QUESTION 3

IS IT STILL FRAUD IF I JUST USE BENEFITS I DON'T REALLY NEED?

Yes. Wasteful use of benefits still drains funds meant for all members and contributes to higher costs.

QUESTION 4

WHAT HAPPENS IF SOMEONE IS CAUGHT COMMITTING FRAUD?

Schemes take a zero-tolerance approach. Membership can be terminated, employment affected, and criminal charges laid.

QUESTION 5

HOW CAN I HELP PREVENT FWAE?

By checking your claims, protecting your membership details, refusing to collude in false claims, and reporting suspicious activity.

QUESTION 6

CAN I REPORT FRAUD ANONYMOUSLY?

Yes. Dedicated whistleblower hotlines allow you to report in confidence or anonymously.

Fraud, Waste, Abuse & Error aren't just a scheme problem. They're everyone's problem. By following these steps, you protect your benefits - and every member's future.



- Check your claims for accuracy
- Keep your membership card and details safe
- Never share your membership number
- Don't accept cash for claims you didn't receive
- Report suspicious behaviour via the official whistleblower channels

EIGHT WAYS TO SUBMIT A REPORT TO THE WHISTLE BLOWERS ETHICS HOTLINE



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
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
Send an email of your report privately to Whistle Blowers.



WhatsApp
Send your report to Whistle Blowers via WhatsApp on:
031 308 4664

Remember, reports can be submitted anonymously or in confidence.