

Medshield CONNECT

The way for us to talk to each other



Issue 1 - 2026

A MESSAGE FROM THE SCHEME



Dear Medshield Broker,
BUILDING MOMENTUM TOGETHER

As we move further into a busy and purposeful year, we would like to thank our broker community for your continued partnership which remains central to Medshield's ability to grow sustainably, remain competitive, and deliver meaningful value to members.

The year ahead promises to be fulfilling and purposeful. In addition to our ongoing improvements in supporting you and our members, the Scheme will be hosting an elective Annual General Meeting (AGM) in the second quarter of the year. This significant

event is anticipated to bring about positive changes that will enhance governance, promote long-term sustainability, and facilitate the continued growth of the Scheme. More details will be provided to members in due course.

BROKERS CONTRIBUTING TO OUR GROWTH AND RETENTION

Brokers continue to play a pivotal role in Medshield's performance across acquisition, retention, and appropriate option placement. The Scheme has seen a positive shift in the age profile of new members, reflecting thoughtful advice brokers provide to align healthcare needs with affordability. This contributes directly to sustainability while

ensuring members receive relevant cover at the right stage of life.

Furthermore, the Scheme has shown positive growth in the corporate market, supported by brokers, emphasising the importance of trusted advisory relationships in a competitive landscape.

A STRONG AND SUSTAINABLE PERFORMANCE

The Scheme concluded the year with 74,703 principal members, marking a year-on-year growth of 4.5%. This result demonstrates sustained, consistent growth, with positive net membership gains in 11 out of 12 months. It indicates a steady demand for Medshield and reinforces confidence in the guidance provided for member placement.

December became the strongest month for net sales, marking a first for the Scheme. Achieving peak performance during a typically quieter period demonstrates resilient sales momentum and Medshield's ongoing relevance beyond traditional peak cycles.

These outcomes would not have been possible without your commitment, resilience, and day-to-day engagement with members and employer groups. Your efforts contribute to strengthening the Scheme and reinforcing Medshield's position in the market.

We thank you for your continued partnership and look forward to building on this momentum together.

Kind Regards,
Medshield Medical Scheme

Improving GP Network Management for Medshield Members



Medshield continues to strengthen its provider network to ensure members have access to quality primary healthcare services and improved operational efficiency..

With effect from **9 March 2026**, the administration and management of the **Medshield General Practitioner (GP) Network** transitioned to Medscheme.

Historically, Medshield managed the GP network internally. The appointment of Medscheme forms part of the Scheme's ongoing efforts to enhance provider support, strengthen operational efficiency, and improve overall service delivery within the network.

WHAT THIS MEANS FOR THE MEDSHIELD GP NETWORK

Effective 9 March 2026, Medscheme is responsible for the end-to-end administration and management of the Medshield GP Network, including:

- Contracting and onboarding of General Practitioners
- Processing network changes and terminations
- Managing all network-related queries
- Provider relationship management and onsite engagements
- Adherence management
- Implementation of the REPI² Practice Efficiency and Quality Outcomes Measurement programme

- Facilitation of the Peer Mentorship Programme
- Inclusion of the Medshield GP Network in the Medscheme Provider Locator available on the updated Medscheme Provider Portal

CONTINUITY FOR EXISTING PROVIDERS

Existing network providers will continue participating in the network without disruption, and no new contracts are required for this transition.

PROVIDER QUERIES AND NEW NETWORK APPLICATIONS

Medscheme will manage all GP network-related correspondence and queries. Providers can direct enquiries or submit new network applications to: nc@medscheme.co.za. A dedicated Medscheme team is available to assist with any questions, contract matters, and operational queries relating to the Medshield GP Network.

SUPPORTING QUALITY CARE FOR MEMBERS

This transition supports Medshield's ongoing focus to strengthen its provider network while ensuring members continue to receive accessible, high-quality primary healthcare services.

Medshield appreciates the continued support of our broker partners in communicating these updates and assisting members with their healthcare journey.

Keeping Healthcare Fair and Affordable: Our Shared Responsibility



As trusted advisors, brokers play a critical role in helping protect the integrity and sustainability of medical schemes. Medical aid fraud doesn't only affect medical schemes; it drives up costs, impacts benefit sustainability, and ultimately affects members and employer groups alike.

At Medshield, we are committed to working alongside our broker partners by providing the tools and information needed to identify, prevent, and report Fraud, Waste, Abuse, and Error (FWAE).

OUR FOCUS FOR 2026: AWARENESS AND PREVENTION

Medshield is strengthening its focus on fraud awareness and prevention. By staying alert and encouraging responsible use of benefits, brokers protect the Scheme and contribute to keeping healthcare accessible and affordable for members.

UNDERSTANDING FWAE AND ITS IMPACT

Fraud, Waste, Abuse, and Error place unnecessary financial pressure on healthcare funds and undermine long-term sustainability:

- **Fraud:** Deliberate submission of false or inflated claims.
- **Waste:** Overutilisation or unnecessary use of benefits or services.
- **Abuse:** Misuse of medical aid benefits or privileges.
- **Error:** Honest mistakes that still result in financial loss to the Scheme.

COMMON EXAMPLES OF MEMBER-RELATED FRAUD

- Collusion with healthcare providers to submit false or inflated claims.
- Sharing membership cards or benefits with non-dependants ("Membership substitution").

- Claiming refunds for services not actually received.

Providers are encouraged to verify member details and ensure that services rendered correspond accurately with claims submitted.

HOW BROKERS CAN SUPPORT RESPONSIBLE BENEFIT USE

You can help reinforce fraud prevention by encouraging members to:

- Regularly review their monthly statements to confirm that all services billed were received.
- Report any unusual or suspicious claims via the confidential Whistle Blower channels.

REPORTING FWAE

Reports can be made confidentially or anonymously through Whistle Blowers, using any of the following channels:

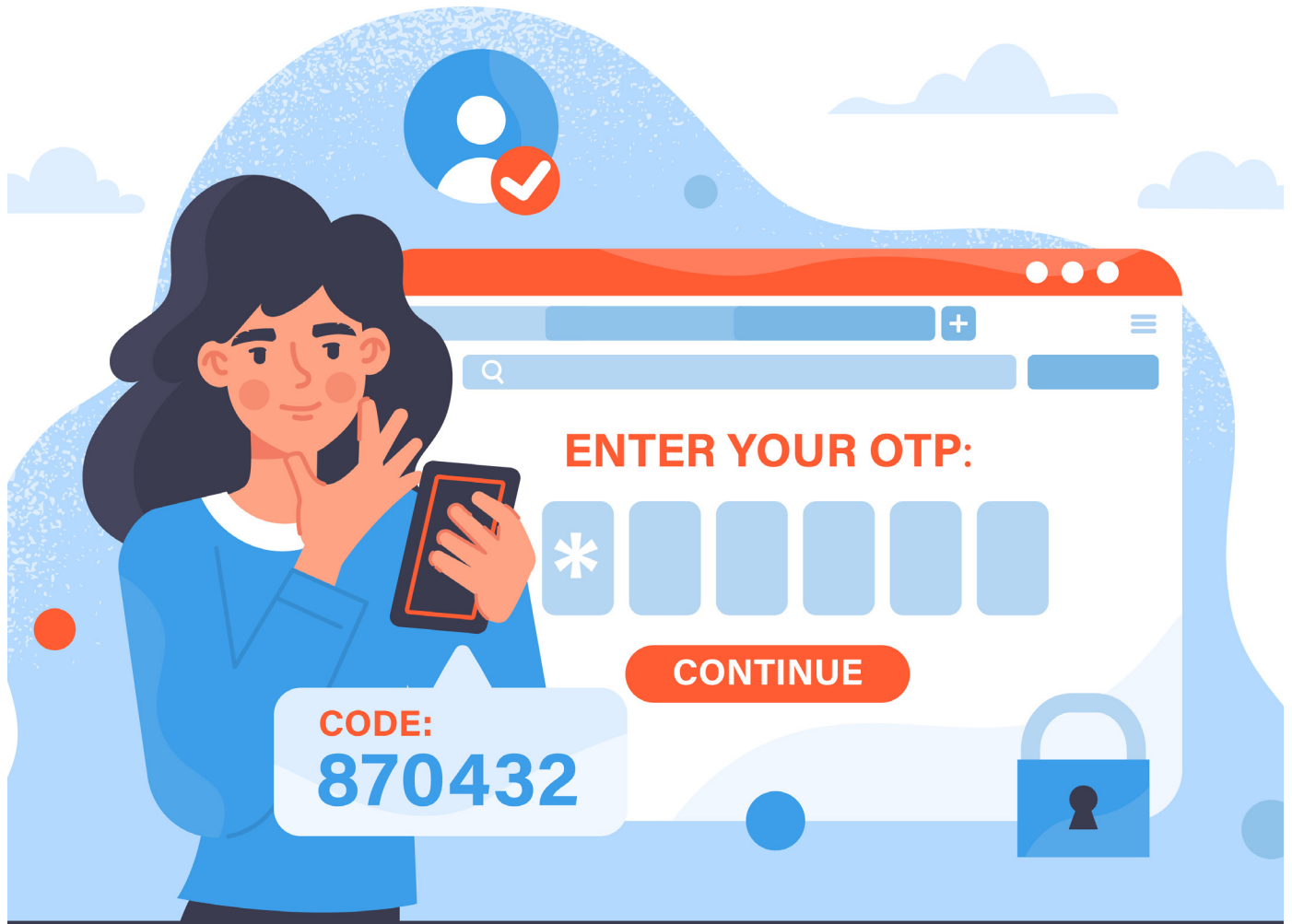
- **Toll-free:** 0800 112 811
- **SMS:** 33490 (R1.50 per SMS)
- **Online:** www.whistleblowing.co.za
- **Email:** information@whistleblowing.co.za
- **App:** Whistle Blowers (available on Google Play and the App Store)
- **Freepost:** KZN665, Musgrave, 4062
- **Fax:** 0800 212 689
- **WhatsApp:** 031 308 4664

By working together, we can help protect healthcare funding today while ensuring long-term sustainability for the future.

[Click here](#) to access the Medshield FWAE "How To" Guide.

ONE-TIME PASSWORD (OTP) VERIFICATION

Strengthening Secure Access for Brokers



Keeping your personal information and Scheme data safe remains a key priority for Medshield. As your Partner for Life, we continuously review and enhance our digital platforms to ensure they remain secure, reliable, and easy to use for brokers and members alike.

Following our recent communication, we would like to reiterate a vital security enhancement that affects access to the Medshield website's interactive login zone. In February 2026, an additional verification step, the **One-Time Password (OTP)**, was introduced to further protect broker profiles and sensitive information.

THE OTP VERIFICATION PROCESS

- When a **new website registration or a password reset request is initiated**, an OTP will be sent to the email address linked to your profile.
- **Each OTP is unique, can only be used once, and is valid for 5 minutes.** After this period, the OTP expires, and a new one must be requested.

This enhancement adds a layer of protection by ensuring that access requests are made only by authorised users.

WHAT BROKERS NEED TO BE AWARE OF

- This security enhancement applies to all new registrations on the Medshield website's interactive login zone.
- Existing brokers who select to reset their website login zone password will also be required to complete OTP verification.
- OTPs are sent only to the email address linked to the broker's profile, highlighting the importance of keeping your contact details up to date.

SUPPORT AND ASSISTANCE

Should you experience any difficulty receiving an OTP, or if you are unsure which email address was used, please contact us via Medshield's WhatsApp Channel on 060 042 7274; call the Medshield Contact Centre on 086 000 2120; or email us at web@medshield.co.za

We're implementing the OTP process across all interactive login zones on the Medshield website. Members and other affected parties have also been informed to ensure a consistent and secure experience for all users.

By strengthening digital security measures, Medshield continues to protect the integrity of its systems while supporting brokers with secure, accessible online services.

YOUR SHORTCUT TO ANSWERS

“How To” guides that work as hard as you do



As a broker, you're often the first point of contact when members need clarity, whether it's about benefits, programmes, or next steps during important life events. To support you in this role, Medshield developed a series of “How To” guides designed to make navigating healthcare information quicker, clearer, and more efficient.

These guides bring commonly requested information together in one place, using simple, step-by-step instructions that reflect actual member experiences. They're designed to help you find answers faster, without the need to call in for information that's already readily available online.

WHAT ARE THE “HOW TO” GUIDES?

These guides bring commonly requested information together in one place, using simple, step-by-step instructions that reflect actual member experiences. They're designed to help you find answers faster, without the need to call in for information that's already readily available online.

Some of the guides include how to:

- Access network hospitals, healthcare facilities, and providers linked to your benefit option
- Access Medshield MOM additional services
- Access your dental benefits
- Access your optical benefits

- Apply for and register on the Chronic Medicine Programme (CDL list)
- Apply for continuation of membership after the death of a principal member
- And many more everyday queries, brokers assist with regularly

WHY USE THEM?

- **Save time** - Get immediate answers without waiting in a call queue
- **Consistency** - Share accurate, up-to-date information with confidence
- **Efficiency** - Resolve queries faster and focus on higher-value broker support
- **Member support** - Walk members through processes clearly and correctly the first time

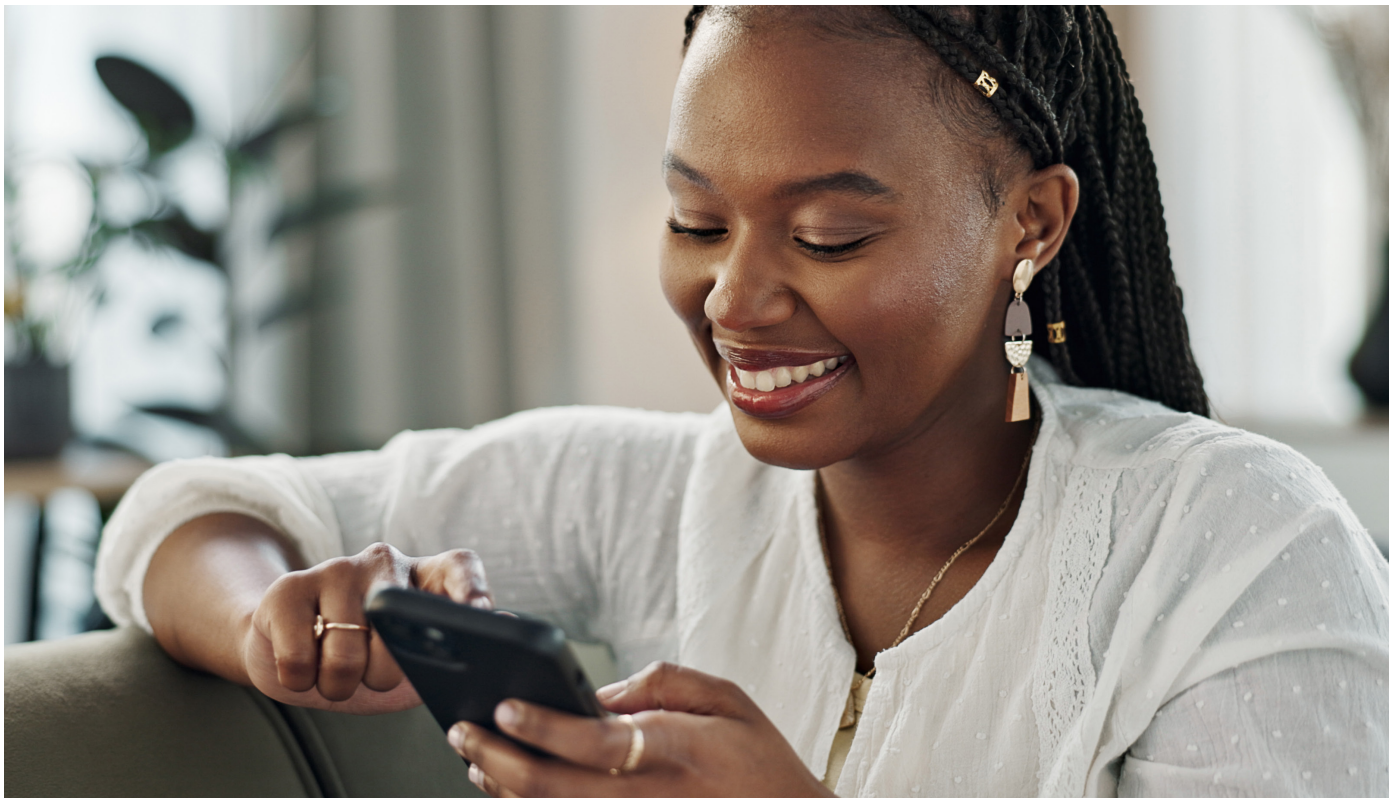
MAKE THE “HOW TO” GUIDES PART OF YOUR TOOLKIT

The “How To” guides are there to support you, whether you're assisting a member directly, preparing for a consultation, or simply need a quick refresher. We encourage you to check the relevant guide because chances are, the answer is already there, clearly laid out and easy to follow.

Visit the Medshield website or [click here](#) to explore the “How To” guides today, your go-to shortcut for navigating healthcare with confidence.

ONE CHANNEL. FASTER ANSWERS.

More time for what matters.



As a broker, your value lies in providing guidance, insight, and problem-solving. Medshield's WhatsApp channel was designed with this exact balance in mind, to support brokers with quick access to tools and information, while empowering members to self-serve for everyday queries. The result? Less pressure on you, and more time to focus on complex interactions.

WHY WHATSAPP WORKS FOR BROKERS

The Medshield WhatsApp channel is available to brokers, members, and non-members alike, making it a trusted source of Scheme information.

For brokers, there is a dedicated Broker Toolkit that provides key documents and forms at your fingertips, including:

- New Employee Group Application
- Group Take-On Form
- Option Change Form
- Broker Application Form
- And other essential broker resources

No searching, no follow-ups, just direct access when you need it.

ONE HUB, SHARED VISIBILITY

Beyond the Broker Toolkit, the WhatsApp channel mirrors the broader information hub that members also use. This gives you visibility of the content members see, making it easier to guide them accurately and confidently.

Some available resources include:

- Scheme brochures
- Terms and conditions

- Scheme information, which contains step-by-step How To guides
- and many more

Knowing exactly where and how members can find information helps reduce repeat queries and reinforces consistency in advice.

EMPOWERING MEMBERS

When members use the WhatsApp channel, they can:

- Check available benefits
- Submit claims
- View their digital membership card
- Access statements and tax certificates
- Find network healthcare providers
- Ask questions and receive immediate responses

This channel doesn't replace your role; instead, it supports it. Routine queries are resolved quickly, allowing you to remain the primary partner for guidance, decision-making, and complex scenarios.

A SMARTER WAY TO MANAGE TIME AND SERVICE

By using the WhatsApp channel and actively encouraging member usage:

- Pressure on broker support lines is reduced
- Turnaround times improve
- Member confidence and satisfaction increase
- Brokers gain time to focus on growth, advisory work, and tailored solutions

It's a shared platform that works harder for everyone, especially you.

The more members interact with the WhatsApp channel, the more opportunities you have to excel in what you do best, taking care of our members.

VISIT A PRACTICE ON THE DENIS DENTAL NETWORK

to avoid unexpected co-payments



Member dental benefits are managed by DENIS, a dental managed care organisation appointed by Medshield. Members on all Medshield options are encouraged to take full advantage of the DENIS Dental Network. More than 2 300 private dental practices, including dentists, dental therapists and oral hygienists, have signed a network services agreement with DENIS, guaranteeing that members will not be charged more than the Medshield Dental Tariff for conservative dental treatment.

These conservative dental treatments include:

- dental check-ups,
- dental X-rays,
- professional cleaning (scale and polish),
- fissure sealants (for beneficiaries younger than 16),
- fluoride treatment (for beneficiaries younger than 13),
- fillings,
- root canal therapy,
- extractions (removal of teeth)

Should members have access to benefits and funding for basic dental treatment, co-payments to cover any claims charged above the Medshield Dental Tariff at a DENIS Dental Network practice will not be requested from them. Note that benefits* are subject to managed care

protocols, which include quantity limits within a specified time period. However, if members require any dentures and specialised treatment such as crown and bridge, implants, orthodontics, periodontics, or dental surgery, the Network practice will obtain authorisation from DENIS before the planned treatment begins. This process ensures that members understand the estimated quote for their treatment and which portion of the account will be covered by their dental benefits.

FINDING A PRACTICE ON THE DENIS DENTAL NETWORK

Visit the Medshield website at www.medshield.co.za, and click on the Menu/Members/ Medshield Networks, and select Dental Network on your specific benefit option. Alternatively, call the contact centre at 086 000 2120.

WHAT TO DO WHEN THE NETWORK PROVIDER REQUESTS A CO-PAYMENT?

If the practice expects an upfront or additional payment, please ask them to clarify exactly what the payment covers. Encourage members to notify us if the Network provider requests an administration fee or holds them liable for charges exceeding the Medshield Dental Tariff for any conservative dental treatment received. Should the practice confirm that they will not write off the outstanding amount, please call the contact centre on 086 000 2120 to lodge a complaint.



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

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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**