



A MESSAGE FROM THE SCHEME



Dear Medshield Member,

A STRONG AND SUSTAINABLE PERFORMANCE

The Scheme concluded the past year with positive membership growth in 11 out of 12 months, a strong indication that members continue to see value in choosing and staying with Medshield.

In total, the Scheme has seen growth in new memberships that exceeded targets. This balanced growth strengthens the Scheme's stability and risk profile, which contributes to maintaining affordability and supporting long-term sustainability.

In simple terms, steady growth means a stronger, more resilient Scheme, one that is better positioned to support members' healthcare needs today and into the future.

A YEAR OF PURPOSE AND PROGRESS

The year ahead promises to be both purposeful and important for the Scheme. In the second quarter, Medshield will host an elective Annual General Meeting (AGM).

An elective AGM is a significant governance milestone. During this meeting, members have the opportunity to participate by voting on matters that shape the Scheme's future, including the election of the Board of Trustees, who provide oversight and strategic direction. Strong governance supports transparency, accountability, and long-term sustainability, ultimately protecting members' interests.

We encourage members to take note of the AGM communication when it is shared. Your participation plays a significant role in shaping the future of your Scheme.

MAKE THE MOST OF YOUR MEDSHIELD MEMBERSHIP

This edition is filled with practical insights to help you make the most of your Medshield membership. We unpack how fraud, waste and abuse impact all members and how protecting healthcare together keeps it fair and affordable. You can also learn more about our enhanced OTP security for safer online access, explore easy-to-use "How to" guides to navigate your benefits, and discover practical tips to help stretch your cover throughout the year.

In addition, we show you where to download the full list of Prime and Compact Network hospitals and facilities, explain how choosing a DENIS network dentist can help you avoid unexpected co-payments, and share a clear visual summary of the 2026 benefit enhancements, making it easier to understand what applies to your specific plan.

FLU VACCINATION

Winter is coming and flu vaccinations play a crucial role in preventing the spread and severity of influenza. Your Wellness Benefits cover this crucial vaccination, which is available to adults aged 18 and above.

At Medshield, our focus remains clear, to be your trusted Partner for Life by delivering sustainable healthcare solutions, responsible governance, and meaningful member value.

We look forward to building momentum together throughout 2026.

*Warm regards,
Medshield Medical Scheme*

SMALL JAB, BIG PROTECTION:

Stay Flu-Free This Winter.



As the weather starts to cool, it's a good reminder that flu season is just around the corner. The flu spreads more easily in winter, often catching people off guard as the year gets busy. Even a few days of being sick can disrupt work, family time, and daily routines. Getting your flu vaccination early can help protect you before winter is in full swing.

The flu vaccine is one of the best ways to lower your chances of getting sick and missing out on the things that matter most. If you feel unsure or nervous about getting the flu shot, Medshield is here to support you, helping to ease concerns and clear up common myths about the vaccine.

5 MYTHS ABOUT THE FLU VACCINE

Myth 1: Influenza is not serious, so I don't need the vaccine

Fact: The World Health Organisation estimates that as many as **650 000 people die from the flu every year**. Even healthy people can catch it, and it can be especially dangerous for people with a weakened immune system. While most people recover in a few weeks, some develop serious complications like ear or sinus infections, pneumonia, or inflammation of the heart or brain.

Myth 2: The flu vaccine can give me the flu

Fact: The injected flu vaccine contains an **inactivated virus** that **cannot give you the flu**. You may feel slightly achy or feverish after getting the vaccine, but this is a normal reaction of the immune system and generally lasts only a day or two.

Myth 3: The flu vaccine can cause severe side effects

Fact: The flu vaccine is proven to be safe and **severe side effects are extremely rare**. Only one in a million people may get Guillain-

Barré Syndrome (GBS), which could cause muscle weakness and paralysis.

Myth 4: I had the vaccine and still got the flu, so it doesn't work

Fact: Several flu viruses spread at any given time, which means people may still get the flu despite being vaccinated since the vaccine is specific to the most prevalent strain. Regular **annual vaccination helps strengthen our immune system and protects us from flu**. Being vaccinated not only protects you and your loved ones, it also protects people with vulnerable immune systems from getting sick.

Myth 5: I am pregnant, so I shouldn't get the flu vaccine

Fact: Pregnant women are more at risk of getting seriously ill from the flu because their immune systems are naturally weaker during pregnancy. Getting the flu vaccine is a safe and effective way to protect both mom and baby, and it can be given at any stage of pregnancy. If you have any concerns or questions, it's always a good idea to speak to your healthcare provider.

YOUR MEDSHIELD BENEFIT COVERS YOUR FLU VACCINE

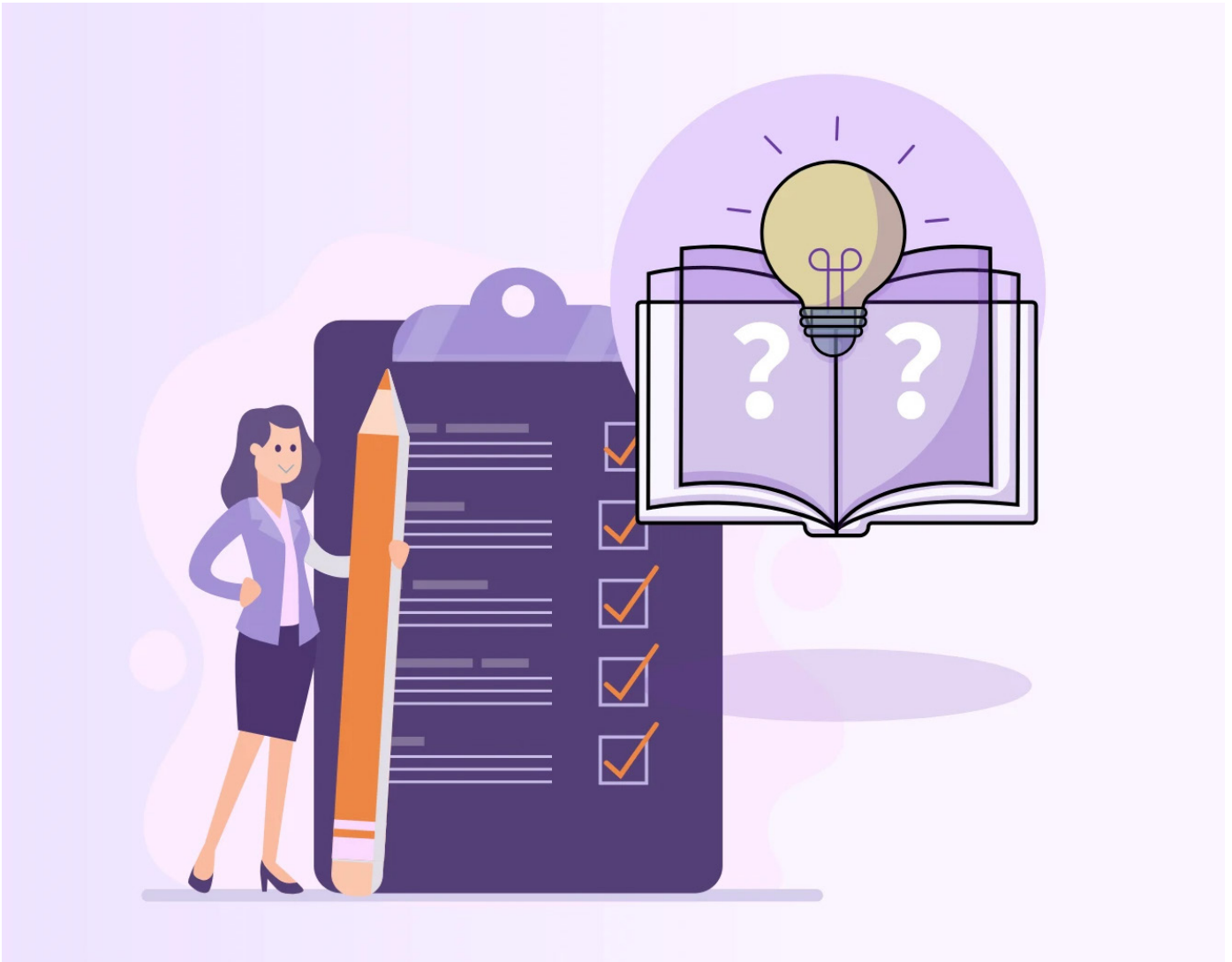
As a Medshield member, your annual flu vaccination is covered under your Wellness Benefit. You don't need to delay or skip vaccination because of cost. Simply visit a designated network pharmacy or your GP and present your membership card. Log into the Medshield member portal or app to confirm your specific benefit.

By planning ahead and vaccinating early, you can reduce your risk of illness, protect those around you and avoid unnecessary sick days. This flu season, take action to stay protected and **don't give flu the day off**.

Source:
www.who.int/news-room/spotlight/influenza-are-we-ready/5-myths-about-the-flu-vaccine

“HOW TO” GUIDES DESIGNED TO

Make Healthcare Simpler



Understanding your medical aid benefits shouldn't feel complicated. Whether you need to access a network provider, register for a programme, or manage important life changes, having clear guidance makes all the difference.

That's why Medshield developed a series of easy-to-follow “How To” guides to help you navigate common processes quickly and confidently.

WHAT ARE THE “HOW TO” GUIDES?

The “How To” guides are practical resources available on the Medshield website. They bring together commonly requested information in one place, using simple, step-by-step instructions based on real member needs.

They are regularly updated to reflect current benefits, processes, and requirements, so you can rely on the information being accurate and relevant.

Some of the guides show you 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 much more

WHY USE THEM?

- **Save time** – Get immediate answers without waiting in a call queue
- **Clarity** – Follow clear, step-by-step instructions
- **Confidence** – Understand exactly what to do, how to do it and what documents may be required
- **Convenience** – Access information anytime, from anywhere

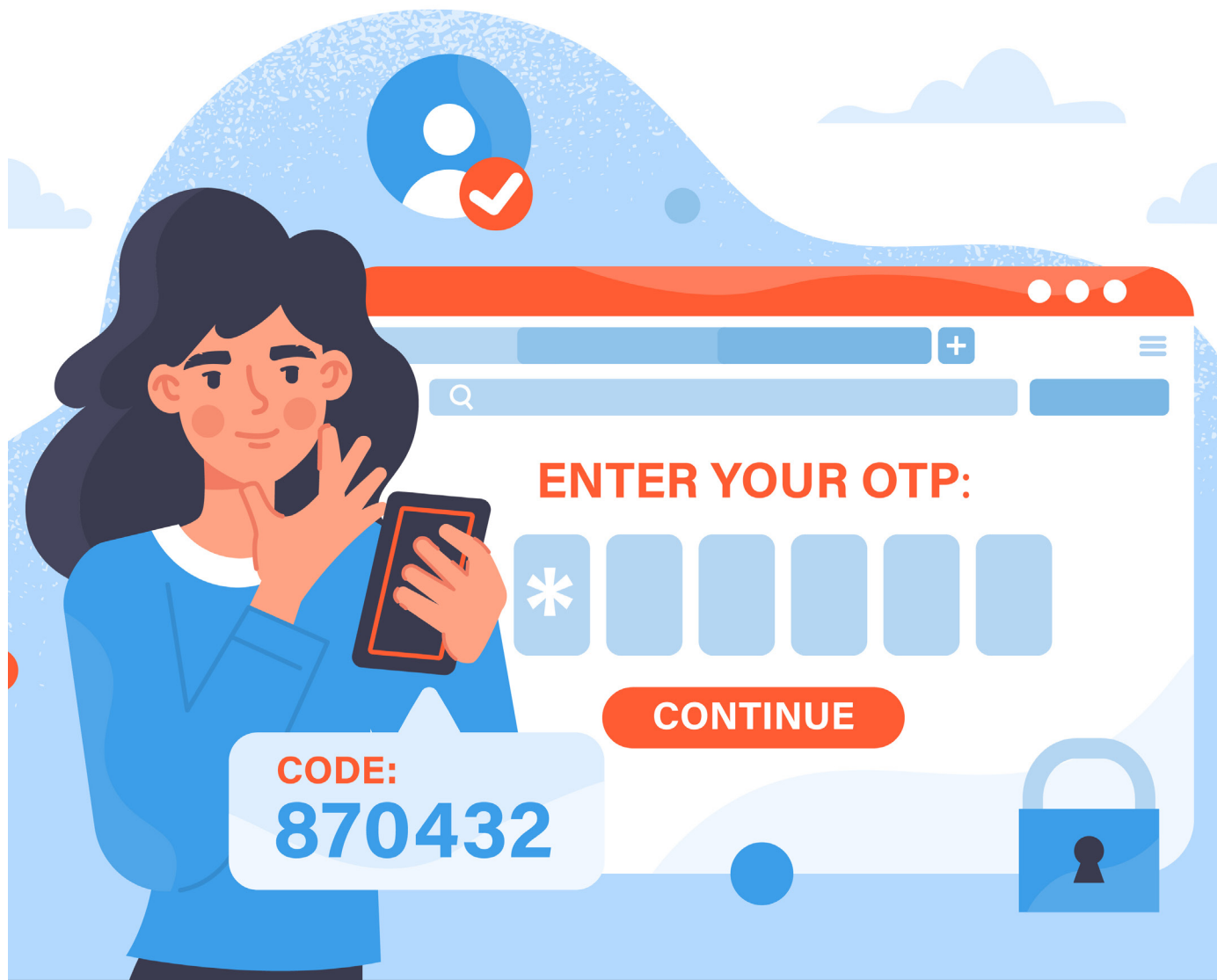
MAKE THE “HOW TO” GUIDES YOUR FIRST STOP

Before making a call, consider visiting the Medshield website to explore the “How To” guides. You can also access these guides via Medshield's WhatsApp line and the member app. The information you need may already be clearly laid out and ready to guide you through the process.

Explore any one of our channels today to discover your shortcut to navigating healthcare with confidence.

STRENGTHENING YOUR ONLINE SECURITY

with One-Time Passwords (OTP)



Protecting your personal information remains a priority for Medshield. As your *Partner for Life*, we continue to enhance our digital services to ensure your member experience is not only seamless but secure.

Following our recent communication, members accessing the Medshield website's interactive login zone will notice an additional verification step. A **One-Time Password (OTP)** process was introduced for all new website login zone registrations and for password reset requests.

HOW THE OTP PROCESS WORKS

- 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 THIS MEANS FOR YOU

- New members registering on the Medshield interactive login zone via the website will receive an OTP to verify their profile.
- Existing members who request a password reset will also be required to complete the OTP verification.
- OTPs are sent only to the email address linked to your member 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 is linked to your membership, 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

These enhancements form part of our ongoing commitment to protecting your information while ensuring convenient access to your benefits. Thank you for continuing to place your trust in Medshield as your lifelong healthcare partner. Together, we are shaping a safer and healthier future.

PROTECTING YOUR BENEFITS IN 2026

Your role in keeping healthcare fair and affordable.



Healthcare works best when we protect it together. Medical aid fraud, waste, abuse and error don't just affect medical schemes; they impact every member. When funds are misused, it places unnecessary pressure on the Scheme and increases costs across the board. That's why protecting your benefits remains a shared responsibility.

At Medshield, we are strengthening awareness and encouraging members to play an active role in protecting the sustainability of healthcare funding by staying alert and reporting any suspicious activities.

UNDERSTANDING FWAE

Fraud, Waste, Abuse and Error (FWAE) can take different forms:

- **Fraud:** Submitting false or inflated claims.
- **Waste:** Unnecessary use of benefits or services.
- **Abuse:** Misusing medical aid benefits or privileges.
- **Error:** Honest mistakes that still result in financial loss to the Scheme.

Even seemingly minor actions can significantly impact healthcare affordability.

WHAT DOES MEMBER-RELATED FRAUD LOOK LIKE?

Some examples include:

- Working with a healthcare provider to submit false or inflated claims.
- Allowing non-dependants to use your membership card or benefits ("membership substitution").
- Claiming refunds for services that were not received.

These actions undermine the integrity of the Scheme and ultimately affect its honest members.

SIMPLE STEPS TO PROTECT YOUR BENEFITS

You can help ensure your contributions go further by:

- Carefully reviewing your monthly member statement to confirm that all services listed were received.
- Acting promptly and reporting any unusual or suspicious claims to the confidential whistleblower hotline immediately.

REPORTING CONCERNS IS CONFIDENTIAL

If you suspect Fraud, Waste, Abuse or Error, you can report it confidentially or anonymously through Whistle Blowers via:

- **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

Every report contributes to maintaining the integrity of the Scheme and ensures fair access to healthcare for all members.

Click here [medshield.co.za/wp-content/uploads/2025/11/11112025-Medshield-FWAE-How-To-Guide.pdf](https://www.medshield.co.za/wp-content/uploads/2025/11/11112025-Medshield-FWAE-How-To-Guide.pdf) to access the Medshield FWAE "How To" Guide and learn more about identifying and reporting suspicious activity. Together, we can protect your healthcare benefits today and into the future.

MAKE YOUR BENEFITS GO FURTHER IN 2026

Smart ways to stretch your medical aid from the start of the year



At the beginning of the year, your benefits may feel full and far away from depletion. But planning early is one of the most effective ways to ensure your cover lasts throughout the year. Medshield offers a range of benefits to help you access quality healthcare cost-effectively. While many benefit options include similar types of benefits, the available limits and number of consultations may differ depending on your selected plan. That's why understanding your specific option is key to making your benefits work harder for you.

HERE'S HOW YOU CAN STRETCH YOUR BENEFITS FROM DAY ONE:

1. Use SmartCare for Everyday Health Needs

The SmartCare Benefit is available across all Medshield benefit options and is designed to help you manage common health concerns without impacting your day-to-day or savings benefits.

With SmartCare, you have access to:

- Unlimited Pharmacy or Clinic Private Nurse Consultations
- Nurse-led Virtual GP Consultations (subject to annual limits, which differ per benefit option)

These consultations are ideal for minor ailments, routine advice, and support with chronic condition management. By choosing SmartCare first for appropriate health concerns, you can preserve your day-to-day or savings benefits for when you need them most.

Where to find it

Log in to the Website Member Portal or the Medshield App to view the SmartCare details under your benefit option.

2. Make Use of Virtual Care

If your selected benefit option includes Virtual Care: GP Consultations, you can consult a doctor remotely for medical advice, prescriptions, or follow-up care.

Virtual consultations:

- Save time and travel costs
- Are convenient for follow-ups and minor conditions
- Help you manage your healthcare spend more efficiently

The number of virtual consultations available depends on your benefit option, so be sure to check your available limits.

Where to find it

View your Benefit Guide or visit the Medshield App or Website Member Portal to see if Virtual Care is included in your benefit option and how many consultations are available to you.

3. Visit Network GPs for Added Value

Certain Medshield benefit options include additional consultations with Network GPs. These visits give you access to quality care at contracted rates, helping you avoid unexpected shortfalls.

Because benefits and limits differ per option:

- Confirm how many Network GP visits are available on your plan
- Ensure your doctor is part of the Medshield Network

Using network providers where applicable can significantly reduce out-of-pocket costs and help your benefits last longer.

Where to find it

Search for Network GPs on the Medshield website or Member App.

4. Review Your Benefits Early and Often

Instead of only checking your benefits towards year-end, make it a habit to:

- Review your available limits at the start of the year
- Track your claims and usage quarterly
- Understand what is paid from savings, day-to-day benefits, or risk

Knowing how your benefit structure works helps you make informed decisions before costs accumulate.

PLAN NOW, BENEFIT ALL YEAR

Your Medshield benefit option is structured to support sustainable access to healthcare throughout the year. By making smart choices early, using available network and virtual services, and understanding your specific limits, you can stretch your benefits further and avoid unnecessary financial pressure later.

With Medshield as your Partner for Life, you can stay informed, stay covered, and make every benefit count.

CONNECTING WITH MEDSHIELD

Is Simpler Than You Think



Life moves quickly. Between work, family, school runs and everything in between, you don't always have time to sit on hold or stand in a queue. The good news? Engaging with Medshield is easy, flexible and designed around you.

Whether you prefer to chat from your couch, tap through an app, send a quick message, or speak to a friendly consultant, there's a channel that fits your preference.

HERE'S HOW YOU CAN CONNECT WITH THE SCHEME

1. On the go? Use the Medshield Member App

Your membership in your pocket. Download the Medshield Member App from the relevant app stores to access your information anytime, anywhere.

2. Prefer WhatsApp? We're there too

Enjoy fast, convenient access to general Scheme and membership-specific information via WhatsApp.

Simply save +27 60 042 7274, send us a "Hi", and start chatting.

The WhatsApp channel is available Monday to Friday from 08:00 to 20:00 and again on Saturday from 08:00 to 13:00.

Quick. Easy and Very Familiar.

3. Log in online

Visit www.medshield.co.za, click Login on the homepage, and register for the Member Login Zone. It's a secure space where you can manage your membership and access important information at your convenience.

4. Book a virtual meeting.

No need to leave your space.

Email letsmeet@medshield.co.za with your preferred date and time, and our team will confirm your virtual appointment. It's personal service, made convenient.

5. Need a quick benefit check?

SMS the word **BENEFIT** to 43131 for an effortless way to check your benefits.

6. Speak to us directly

Our Contact Centre team is ready to assist with your queries. Call us on **086 000 2120** or email member@medshield.co.za.

7. Prefer face-to-face? Visit us

You're welcome to walk into any of our offices on weekdays between 08:00 and 16:00:

- **Randburg:** 5th – 7th Floor, 192 Bram Fischer (Entrance Sneddon Street), Ferndale, Randburg, 2195
- **Durban:** Suite 104, Medstone Medical Centre, 1D Umhlanga Ridge Boulevard, Umhlanga
- **Cape Town:** Tygervalley Office Park, Cnr Willie van Schoor & Old Oak Road, Tygervalley, Bellville, 7530
- **East London:** Unit 3, 8 Princes Rd, Vincent, East London, 5217
- **Gqeberha:** Unit 3(b), The Acres Retail Centre, 20 Nile Rd, Perridgevale, Gqeberha, 6001

However you choose to connect, Medshield is here to support you. As your **Partner for Life**, we're committed to making your experience simple, accessible and responsive because managing your healthcare should feel straightforward, not stressful.

Choose the channel that works for you. We're ready when you are.

FIND A HOSPITAL NETWORK FACILITY WITH EASE

All the information you need, in one place



Planning a hospital visit or procedure? Knowing where to go can make all the difference, especially if you're on a network option. To make this easier, Medshield provides members with access to a comprehensive list of Prime and Compact Network facilities directly on our website.

Whether you're planning ahead or need information quickly, you can download the full list in just a few simple steps:

1. Visit www.medshield.co.za
2. Select 'Menu'
3. Click on 'Medshield Networks' under the 'Member' section

From there, you'll be able to access a detailed document that includes:

- Hospital Networks
- Day Surgery Facilities Network
- Physical Rehabilitation, Sub-acute and Step-down Facilities Network
- Mental Health and Substance Abuse Facilities Network

To make your search even more convenient, the list is:

- Sorted by province and city/town/area

- Clearly divided between open network plans, Prime Network plans, and Compact Network plans

This means you can quickly identify facilities relevant to your specific plan option and location, helping you make informed decisions about your care.

Keeping this list on hand can be especially useful when:

- Planning an elective procedure
- Confirming whether a facility forms part of your network
- Supporting a family member who may need treatment
- Avoiding unnecessary co-payments by using the correct network provider

Please remember that healthcare networks may change from time to time as Medshield continues to enhance and optimise its provider partnerships. Members are encouraged to download the latest version of the network list from the website to ensure they are working with the most up-to-date information.

Having easy access to trusted facilities is part of ensuring that your healthcare journey remains smooth, supported and informed.

VISIT A PRACTICE ON THE DENIS DENTAL NETWORK

to Avoid Unexpected Co-payments



Did you know that choosing the right dentist can help you avoid unexpected co-payments? Your 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.

With more than 2 300 private dental practices, including dentists, dental therapists and oral hygienists, collaborating with DENIS, helps assure members that they will not be charged more than the Medshield Dental Tariff for conservative dental treatments.

WHAT TREATMENTS ARE COVERED AT THE NETWORK TARIFF?

The conservative treatments that are covered under this benefit 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

Should you have access to benefits and funding for basic dental treatment, you will not be required to cover co-payments charged above the Medshield Dental Tariff at a DENIS Dental Network practice. Note that benefits* are subject to managed care protocols, which include quantity limits within a specified time period.

WHAT ABOUT SPECIALISED DENTAL TREATMENT?

For dentures and specialised procedures such as:

- Crowns and bridges
- Implants
- Orthodontics
- Periodontics
- Dental surgery

The network dentist will first obtain authorisation from DENIS before the planned treatment begins. This process ensures that you receive a treatment quote upfront and understand what portion will be covered by your available dental benefits.

HOW TO FIND A DENIS NETWORK DENTIST

You can easily locate a DENIS Network provider by:

- Visiting the Medshield website at www.medshield.co.za, and clicking on the Menu/Members/ Medshield Networks, and selecting 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. If you are being charged above the Medshield Dental Tariff for conservative treatment, or asked to pay an administration fee, please contact the DENIS contact centre on 086 000 2120 to lodge a query or complaint.

We are here to help ensure that you receive the full value of your benefits.

2026 BENEFITS:

Predict and Prevent.



Medshield has introduced innovative new benefits and meaningful enhancements this year, designed to improve access to quality healthcare, reduce out-of-pocket expenses, and support you at every life stage. From expanded wellness screenings and enhanced optical benefits to additional Virtual Care consultations and advanced diabetes management tools, your benefits are structured to help you stay healthier for longer.

Below are some of the new and enhanced benefits you can look forward to this year (availability differs by benefit option):

NEW BENEFITS



- Continuous Glucose Monitoring (CGM) - Supporting proactive diabetes management with greater accuracy and real-time monitoring.



- Virtual Care GP Consultations - Convenient access to healthcare from wherever you are.



- Virtual Care GP & Specialist Consultations - Expanding digital access to both general practitioners and specialists.



- Diabetic AI Retinal Screening - Early detection technology to help prevent diabetes-related vision complications.

ENHANCED BENEFITS



- Optical Benefits (available on all plans **except MediCore** – hospital plan)
 - Increased annual limits
 - Annual eye test covered from risk
 - Enhanced limits for frames, lenses and contact lenses



- Mammogram Screening - Annual mammograms covered from age 30 to support earlier detection and better outcomes, available on all plans.



- PSA Screening (Prostate Specific Antigen) - Supporting early detection and proactive men's health management, available on all plans.

Healthcare needs differ across benefit options, and benefit limits may vary.

To view the full details of the benefit changes applicable to your specific plan, please visit the Medshield website at medshield.co.za/wp-content/uploads/2025/09/2026-Medshield-Increase-on-Benefit-Limits.pdf