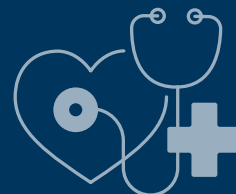


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*Dear Member*

Wow – what an incredible year it's been! It is probably the first year that has been 'normal' since the outbreak of Covid-19 and lockdown in 2020. This year has had many challenges and hopefully its fair share of successes along the way.

The beginning of 2023 saw our economy greylisted globally and we have been subjected to continuing loadshedding, rising fuel prices, interest rate hikes and escalating food and living costs, further highlighting our country's financial challenges and the importance of saving money, especially for basic needs such as quality healthcare. It has therefore not been an easy task reviewing benefit and contribution changes for 2024.

Your Pick n Pay Medical Scheme Trustees are well aware of the financial hardships that South Africans are experiencing and are extremely sympathetic to all our members who are battling to make ends meet.

As a Scheme, we have definitely noticed a return to normal after Covid-19, especially in terms of our claims experience. In fact, our claims this year seem to indicate that we have been catching up on missed appointments and procedures that may have been delayed as a result of Covid-19. As a result, the Scheme experienced a huge increase in claims expenditure across almost all healthcare disciplines, which unfortunately resulted in a significant operating loss for the Scheme. While the Scheme has good reserves in place to make up for this operating loss, the Trustees need to be very cautious in ensuring that the healthy reserve levels are not eroded over the coming years and need to take the necessary action to keep our Scheme sustainable in the future.

We have been keeping a close eye on contribution increases announced by other medical schemes in the industry and it seems as if they have all had a similarly difficult task in setting contributions to cover expected claims experience in 2024. It is comforting to note that we are not the only Scheme that has had the difficult task of trying our very best to keep contribution increases as low as possible without compromising the long-term sustainability of the Scheme. And the great news is that our contribution increases for next year are still competitive when compared to those of similar medical schemes in the industry.

We have not needed to reduce benefits or change Medical Spending Account (MSA) percentages as some of the open schemes have been forced to do to contain their contribution increases. In fact, all benefit limits have still been increased for 2024 to keep up with healthcare inflation. We have also been able to introduce some very exciting benefit enhancements and the implementation of preferred provider networks to help protect the Scheme against high doctors' fees and reduce out-of-pocket expenses for our members.

The other exciting news is that the Scheme's Administrator, Momentum Health Solutions, will be moving Pick n Pay Medical Scheme onto an enhanced administration platform from 1 January 2024, which will enable our members to benefit from the latest technology and an enhanced member experience overall. You will be receiving communication over the next few weeks regarding all the enhancements and how to access them, so please do take the time to read the communications so that you and your dependants do not miss out on any of the wonderful opportunities.

As we close 2023 and look forward to 2024, the Trustees would like to encourage all our members to focus on preventative healthcare – do those screening tests, take your medication as prescribed and look after yourselves and your health so that you can prevent major medical events at a later stage.

We wish you a happy, healthy and relaxing festive season with your loved ones. Keep safe on the roads if you are traveling! We look forward to an even better year in 2024 – may it bring good health and prosperity to our Pick n Pay Medical Scheme family.

Yours in health,

The Board of Trustees
Pick n Pay Medical Scheme



2024 BENEFITS AND CONTRIBUTIONS

In 2021 and 2022 the Trustees kept contribution increases much lower than those of other medical schemes at 3.3% in 2021 and 4% in 2022 to provide some relief to members during and in the wake of the Covid-19 pandemic. The contribution increase for 2023 was 7%, which was still one of the lowest contribution increases in the medical schemes industry.

There is a very close correlation between claims experience, income earned from investments and the contribution increases needed to ensure that the Scheme can cover unexpectedly large claims and to ensure that the Scheme stays financially sound for many years to come. As a result, the contributions for 2024 will be increased by **6.5%** on the Primary Option and **9.8%** on the Plus Option. We have also increased the income bands on the Scheme to prevent members from possibly jumping up to a higher income bracket when salary increases take effect, resulting in a further increase in their contributions.

It seems as if all medical schemes have had a rough year in terms of claims costs – many members delayed their routine check-ups and medical care during the worst of the pandemic and are now seeking the medical care they need or finally having those operations that were put off for so long.

No benefits have been reduced for 2024. In fact, most of the benefit limits have been increased by 5.6% to keep up with inflation and the increasing costs of medical care. While some other medical schemes have decided to reduce benefits and, in some cases, the percentage allocated to medical spending accounts in an attempt to remain sustainable and keep contribution increases as low as possible, your Trustees are aware that reducing benefits ultimately means more out-of-pocket expenses for members. This is not in line with our belief that our members should receive the best healthcare when they need it most. Your Trustees have therefore had to look for other ways to minimise contribution increases and, together with our Administrator, Momentum Health Solutions, have found solutions that we hope will result in substantial savings in claims costs.

Preferred provider networks

One of the solutions to contain costs is the implementation of preferred provider networks of specialists and optometrists. These are providers with whom we have negotiated a specific rate of payment for our members. This means that you will not be faced with any co-payments when you visit these network providers. Your costs will be covered in full by the Scheme.

Establishing preferred provider networks also affords us the opportunity to protect the Scheme and its members against very high claims – especially for in-hospital services – and this in turn will result in lower contribution increases in coming years. This does not mean that you will be forced to use these preferred providers, but it will definitely be beneficial to members to do so, as preferred providers will be paid in full with **no** co-payments by members. And you will not have to pay these specialists upfront and claim back from the Scheme, as seems to have become the norm in recent years. They will claim directly from the Scheme.

Should you opt to use a specialist who is not on the preferred provider network and you are admitted to hospital, we will pay this specialist at 140% of the Scheme rate, as opposed to 100% of the agreed rate for a specialist on the network, and you may be faced with co-payments if this specialist charges more than 140% of the Scheme rate. If, however, you have a Pick n Pay Medical Scheme Gap Supreme Policy, you can claim for these shortfalls from your gap cover. It is therefore critically important that you do join our gap cover at only R217 per family per month if you are not already a member. Please refer to the article on complementary services and products in this newsletter for more information about our gap cover policy offering.

Similarly, we have negotiated preferred rates with the Opticlear network of optometrists. If you use an Opticlear optometrist, he or she will guide you on optical solutions that are within the Scheme's optical benefit and, as such, will limit the amount claimed from your Medical Spending Account (MSA), thereby making it last longer. Using an Opticlear optometrist will ensure that your optical claims will be paid in full – as long as you have sufficient funds available in your MSA.

From 1 January 2024, we will only cover an optometric examination from insured benefits once every 24 months. Should you need to have your eyes tested more often than this, the additional examinations will be paid from your MSA automatically. If, however, you have eyecare covered under one of your chronic condition care plans, these will continue to be paid from insured benefits, as per the authorised care plan services.

Lists of network providers will be available on the mobile app; alternatively, please contact the Client Service Team on **0800 004 389** and they will assist you in locating a network specialist close to you. We will send more detailed communication in this regard early in the new year.

Enhanced maternity programme

We have re-designed the benefits offered on our maternity programme to ensure that our moms-to-be have access to comprehensive antenatal care and support, that they get to experience a happy and healthy pregnancy and are fully prepared for baby's arrival.

Enhancements to the programme are as follows:

- an additional three gynaecologist visits on the Plus Option and two gynaecologist visits on the Primary Option paid from the insured benefit as part of the maternity programme
- preferred provider obstetricians paid at 200% of the Scheme rate (a list of network obstetricians is available on the Pick n Pay Medical Scheme mobile app or from the Client Service Team on **0800 004 389**)
- additional antenatal pathology tests; please refer to the enclosed benefit schedule for tariff codes for the tests covered on the maternity programme
- two lactation consultations at reduced rates, payable from the MSA on the Plus Option
- the introduction of ParentSense, which is a digital enhancement to the Maternity Programme; members will be able to download the app and register with ParentSense for a wealth of information, as well as access to online antenatal classes and an online chat facility where moms and moms-to-be will be able to get answers to any questions relating to pregnancy and parenting.

Beneficiaries who registered on the Maternity Programme during 2023, but who are only having their babies in 2024, will have their care plans adjusted to accommodate the new, enhanced benefits.

Hello Doctor consultations

As part of our move to embrace digital technology and enhancements, we are also introducing Hello Doctor telehealth (or online) consultations. These will be fully covered by the Scheme should you wish to opt for telehealth consultations instead of physically visiting your local general practitioner. But more importantly, if you are on the Plus Option and your MSA has been exhausted for the year and you need medical care, you will have access to a maximum of two telehealth consultations per family, which will be paid from your insured benefits. Please note that only the consultations will be covered. You will unfortunately still have to pay for any medication that Hello Doctor may prescribe. Primary Option members will also be able to access Hello Doctor telehealth consultations and will now have access to health risk assessments for beneficiaries who are 21 years old and older.



Please refer to the 2024 benefit schedules and contribution tables for detailed information. More information on these benefit changes will be communicated to our members early in the new year.

Changing your option

We encourage you to study the benefits on the different plans very carefully and to make sure that you understand the benefits available on the option you are considering. Don't make the decision simply based on the contributions applicable to that option – make sure that the benefits you will have access to are aligned with your and your family's medical needs.

Remember that you will need to remain on your chosen option for the full year and will only be able to make a change again in 2025.

Should you wish to change your option for 2024, please complete the **option selection form** and return it by no later than 15 December 2023. Your option change will be effective from 1 January 2024.

COMPLEMENTARY SERVICES AND PRODUCTS

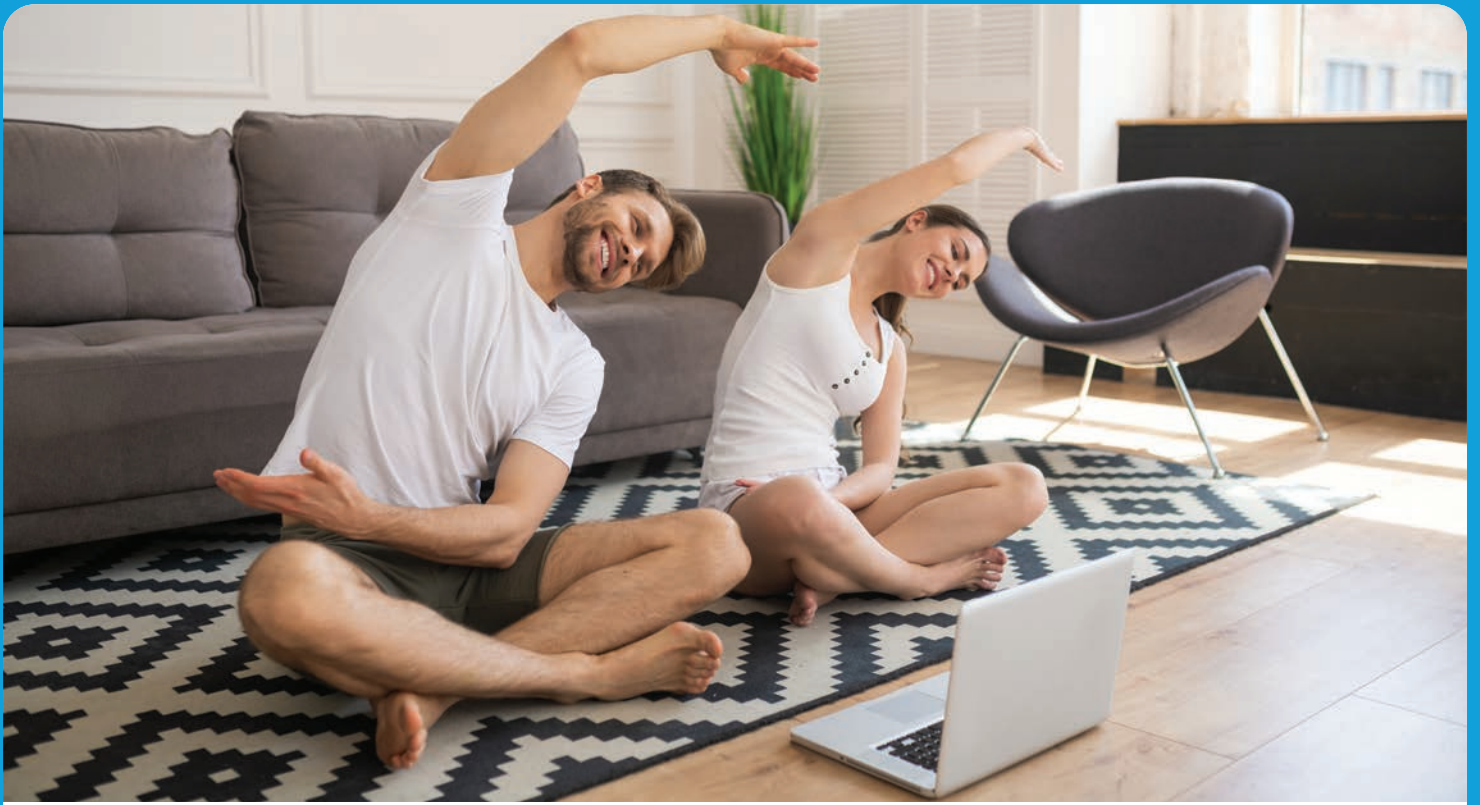
Pick n Pay Gap Supreme

Gap cover is an additional policy that provides extra protection to medical scheme members when they are admitted to hospital. It covers the shortfall between the rates charged by healthcare professionals and the rate the Scheme pays. The gap cover contribution for 2024 is only R217 per family per month – a small price to pay for peace of mind should you or your dependants need to be admitted to hospital.

Once again, you will have the opportunity to join Pick n Pay Gap Supreme between 1 January 2024 and 30 April 2024 without any waiting periods – so you will be able to claim immediately instead of waiting for a number of months before your policy becomes active. If you join after 1 May 2024, full waiting periods will unfortunately apply.

If you do not yet have gap cover, we strongly urge you to consider taking out this additional policy. Remember, it will protect you from potentially exorbitant out-of-pocket payments for in-hospital claims and, with the introduction of the specialist network for next year, this will provide even greater peace of mind and financial protection if you choose not to use a specialist on the Momentum Specialist Network.





Multiply

Multiply is a rewards programme that guides, motivates and rewards you for taking everyday steps on your journey to living a better and happier life. As a Multiply member, you get rewarded from day one for every step you take in looking after your mental and physical health.

With effect from 1 January 2024, all Pick n Pay Medical Scheme members will have access to Multiply Inspire – free of charge.

Members will need to download the Multiply app from Google Play or the Apple iStore and register to start benefiting. You will also have the option to upgrade to Multiply Inspire Plus where bigger cashbacks and rewards can be obtained. It all happens on the Multiply app and the healthier you are, the more you score.



HealthSaver

The HealthSaver account lets you save for medical expenses, such as co-payments, cosmetic surgery, vitamins and other costs that are excluded from benefits by the Scheme. These costs can be covered from HealthSaver, provided you have accumulated sufficient funds in the account to do so.

Not only can you choose the monthly amount to contribute to HealthSaver according to your own needs and budget, but seamless integration with the Scheme means it is the most convenient way to pay for treatment and procedures not covered by your option or once your Medical Spending Account (MSA) has been exhausted.

You will also be able to boost your HealthSaver balance by earning HealthReturns.

HealthReturns

The HealthReturns programme is designed to incentivise members to follow a healthy lifestyle. The reward for taking accountability for one's health could be as much as R1 500 per adult beneficiary per month (or approximately R3 000 per family per month), which is paid into your HealthSaver account and which you can access if your MSA becomes exhausted. Please note that the HealthReturns you can earn are limited to 40% of your medical scheme contribution on Multiply Inspire Plus and 10% on Multiply Inspire.

Pick n Pay Medical Scheme members enjoy free access to Multiply Inspire and can upgrade to Multiply Inspire Plus to earn bigger rewards and increased HealthReturns. In order to maximise your HealthReturns, you will need both Multiply Inspire (free to all Pick n Pay Medical Scheme members) and a HealthSaver account (visit www.pnpms.co.za for more information).

Download the Multiply app and complete the Lifestyle Quiz to get your Lifestyle Score and start earning HealthReturns for your HealthSaver account. This gives you three months within which to complete your health assessment, locking in your HealthReturns for 12 months. Completing a fitness assessment will further increase the HealthReturns you can earn. You can earn more HealthReturns if you achieve a Weekly Win for hitting your Active Dayz goal for the week – you can view your Active Dayz goal on the Multiply app.

It is time to take charge of your health and earn HealthReturns to boost your medical savings balances.

Should you wish to find out more about any of these complementary products, please visit www.pnpms.co.za and click on 'Complementary products' in the menu at the top of the webpage.

Exciting digital enhancements

Our team has been working really hard to bring you a number of exciting digital tools to put access to your medical scheme at your fingertips. We encourage you to download the Pick n Pay Medical Scheme mobile app and make use of the Ada bot virtual service to assist you in managing your membership.

1. Pick n Pay Medical Scheme mobile app

The Pick n Pay Medical Scheme mobile app was launched in December 2022 and can be downloaded from Google Play or the Apple iStore – look for Pick n Pay Medical Scheme under the apps.



A new and improved version will be available from 1 January 2024. To download the new version, you will need to uninstall the old version first. Once you have downloaded the app, you will need to re-register on the website member portal, which will generate your new login credentials along with your web login credentials to enable you to access all your medical scheme information on your device. Note that your credentials for the mobile app and the member portal on the website are the same.

If you have not registered for web login credentials yet, go to www.pnpms.co.za and click on 'Sign in' on the home page. Click on 'Register' to create your username and password. For security purposes, you will be sent an OTP (one-time PIN) to safeguard your personal information.

Once you have completed all the steps, you will be able to use the same username and password to log in to the mobile app and the Scheme's website.

PLEASE NOTE: TO ACCESS THE NEW, IMPROVED VERSION OF THE PICK N PAY MEDICAL SCHEME MOBILE APP FROM 1 JANUARY 2024, YOU WILL NEED TO RE-REGISTER.

You will be able to access the following information on the app:

- your digital membership card reflecting all your and your dependants' membership information
- your monthly Scheme contribution
- your membership certificate
- your claims statements
- your processed claims, which you can sort by service provider, date or beneficiary
- your and your dependants' authorisations
- your Medical Spending Account (MSA) balance
- your available benefits and how much you have used for the year to date
- your tax certificate, which you will be able to download for submission to the South African Revenue Service (SARS).

You will be able to search for a service provider's contact details and directions to his or her rooms via Google Maps. This is particularly useful for finding general practitioners, dentists and optometrists on the Primary Option, as well as specialists on both the Primary and Plus Option Specialist Networks.

You can also submit a claim via the app and request authorisations for yourself and your dependants – all at the click of a button – and access a dial-through link to all the various departments within the Scheme.

We encourage you to download the app and enjoy exploring the functions available to you.

2. A self-service WhatsApp bot



By adding the number **0800 004 389** to your contacts, you will be able to access the Pick n Pay Medical Scheme self-service bot via WhatsApp. Start the conversation by simply typing 'Hi' in your WhatsApp message. There are self-service options that will allow you to request claims statements, membership certificates and tax certificates. There is also an option to be directed to an agent, who will respond to you via WhatsApp. Make sure you select your option (Primary or Plus) so the bot can guide you through your available benefits.

3. Meet Ada bot– the Pick n Pay Medical Scheme chatbot

Meet **Ada Bot**, Pick n Pay Medical Scheme's brand-new Virtual Assistant that wants to answer your questions. **Ada Bot** needs your help to grow in knowledge. The more you interact with **Ada**, the more **Ada** learns.

Simply choose your Scheme option and the chatbot will provide a menu of the most common queries related to benefits, pre-authorisations, where to find your tax or member certificates, and your claim statements.

Once you've chosen your category, you can ask your question and **Ada Bot** will respond or point you to where you can find the answer. Alternatively, you can just type in your question.

Please note that you will require a member profile on the web, though, for confidential information that sits on the post-login website. Click [here](#) if you have not created your profile.

You'll find **Ada Bot** behind the blue-and-white speech bubble icon in the bottom right corner of the Pick n Pay Medical Scheme website.



Remember, more regular 'chats' with Ada Bot will help it to learn about you and your benefits, which will ensure increasingly positive and valuable engagements going forward.



We trust that you will enjoy using these digital platforms, that you will find them helpful and that they will provide you with a seamless experience in obtaining your Scheme information and managing your membership.

Contact us

We want to make it easy for you to contact us and would like to provide you with feedback as quickly as possible. As such, we have created a number of email addresses that will make it easier for your query to reach the correct team for a speedy response.



Should you need to email the Scheme, please send your email to the relevant email address below:

Claims
claims@pnpms.co.za

Membership
membership@pnpms.co.za

Pre-authorisation
auths@pnpms.co.za

Enquiries
enquiries@pnpms.co.za

Chronic medication
chronic@pnpms.co.za

Contributions
billing@pnpms.co.za

Maternity Programme
maternity@pnpms.co.za

Mental Health Programme
mentalhealth@pnpms.co.za

Oncology Programme
oncology@pnpms.co.za

Disease Management Programme
diseasemanagement@pnpms.co.za

HIV Programme
yourlife@pnpms.co.za

HomeCare+ Programme
homecareplus@pnpms.co.za

Palliative Care Programme
palliativecare@pnpms.co.za

Dental authorisations and queries
dental@pnpms.co.za

Motor vehicle accidents (MVAs)
mva@pnpms.co.za

Ex gratia requests
exgratia@pnpms.co.za

