**What to do if your day-to-day or savings plan runs out**

**Johannesburg - It's a familiar situation: halfway through the year, the cold winter season is at its peak, and you've run out of funds on your day-to-day or savings plan. Every sniffle, ache, or routine check-up suddenly feels like a financial burden. For many South Africans, the middle of the year marks a time of anxiety as the safety net of medical cover dwindles, leaving you to wonder how to manage your healthcare needs without breaking the bank.**

But what if running out of cover didn't mean compromising on care? In a country where healthcare costs are rising and access to services can be uneven, knowing how to navigate challenges is crucial. At Medshield Medical Scheme, we offer a suite of innovative benefits designed to keep you covered, even when your funds run low. Enter the world of Virtual Care and Smart Care benefits, two of our game-changing solutions that can help you stretch your healthcare rands further without sacrificing quality.

Day-to-day and savings plans are designed to cover routine healthcare expenses, such as doctor visits, medication, and basic medical tests. These plans are a lifeline for many South Africans, helping to manage everyday health needs without paying out of pocket. However, these funds are finite; they can run out quickly depending on your healthcare needs.

When this happens, it can feel like you're suddenly on your own, with medical bills piling up. The good news is that strategies and resources are available to help you manage your healthcare effectively, even after your day-to-day or savings plan is depleted.

**Steps to take when your funds run out**

1. Review your medical aid plan

The first step is to review your medical aid plan thoroughly. Medshield regularly updates its members on new benefits, plan changes, and tips for maximising your coverage. Staying informed ensures you maximise your medical aid throughout the year.

Understand what is still covered under your hospital benefits or any additional benefits that may be available. Knowing what's still available can help you strategically plan your healthcare needs.

1. Prioritise essential healthcare needs

Once you clearly understand what's covered, prioritise your healthcare needs. Focus on essential treatments and consultations that cannot be postponed. Schedule routine check-ups, medication refills, and other non-urgent healthcare needs early in the year when your day-to-day funds are still available. It helps avoid a rush for care once your funds are depleted. By prioritising essential care, you can allocate your remaining resources more effectively. In addition, by registering your Chronic Medicine you ensure that it is covered from the Chronic Medicine Benefit and not your day-to-day or savings.

1. Explore virtual care options

Virtual care gained popularity in South Africa, particularly after the COVID-19 pandemic accelerated the use of telehealth services. It offers a convenient and accessible way to consult with healthcare professionals remotely, often cheaper than in-person visits. It can include video and phone consultations.

Medshield's Virtual Care options are designed to provide convenient access to healthcare professionals without needing a physical visit. Whether you need a prescription refill, advice on managing symptoms, or a consultation for a minor health issue, virtual care can save you time and money. For instance, instead of booking an in-person appointment with a GP for a recurring problem, you can consult with a doctor online, potentially at a lower cost and without the need to travel. Additionally, virtual care provides comprehensive services, including mental health support and chronic disease management, ensuring ongoing access to essential care even when funds are limited.

1. Leverage SmartCare benefits at Clicks and Dischem Pharmacies

Medshield partners with over 600 Clicks and Dischem Pharmacies countrywide under the SmartCare Network benefit and offers members access to affordable healthcare services through in-pharmacy clinics staffed by professional nurses. These clinics provide numerous services, including primary health checks, vaccinations, minor ailment treatments, and chronic disease management. The collaboration includes telemedicine solutions that offers real-time virtual access to registered family practitioners. It allows the nurse to perform a thorough medical history and examination of the patient and advise the patient on over-the-counter medication available at the pharmacy. If the nurse determines the need for a General Practitioner consultation, the nurse will virtually dial up the doctor and assist with the examination. The nurse will then print the doctor's written documentation, and the patient can fill their prescription at the pharmacy immediately.

All Medshield members have access to SmartCare benefits in addition to the General Practitioner consultation benefits. These services are typically more cost-effective than an in-person GP visit, making them an ideal option when your GP consultation benefit, your day-to-day limit or savings plan has run out. For example, if you need a flu shot, blood pressure check, or advice on managing a chronic condition, the nurses at Clicks or Dischem (depending on your plan's pharmacy network requirements) can provide these services efficiently and at a reduced cost.

1. Use generic medications where possible

Generic medications are often significantly cheaper than their branded counterparts, yet they are just as effective. Ask your healthcare provider or pharmacist if a generic version of your prescribed medication is available. Clicks and Dischem also offer competitively priced medications along with SmartCare consultations. It is available across all Medshield benefit plans, making access to prescription medication convenient for members.

**Making the most of your healthcare cover**

In a healthcare landscape that can often feel overwhelming, it's reassuring to know that strategies and support systems are in place to help you manage your healthcare needs effectively. By being proactive and informed, you can take control of your healthcare journey, ensuring that your well-being is prioritised, even when your funds run low.

Medshield provides its members the tools and resources to navigate these challenges, ensuring you remain covered and cared for throughout the year. Whether through virtual consultations, nurse-led clinics, or affordable medication, options are always available to keep you healthy and well. Running out of day-to-day or savings plan funds doesn't have to mean compromising your health.

**FIN**

(994 words)

**EDITORS NOTES**

**FURTHER MEDIA INFORMATION AND INTERVIEW REQUESTS**

* Stone issues this release on behalf of the Medshield Medical Scheme.
* For media enquiries or interview requests, please contact Willem Eksteen, CEO of Stone or a media liaison member of the Stone team at media@stone.consulting / 011 447 0168
* Alternatively, contact Lilané Swanepoel at Medshield at 010 597 4982 / lilanes@medshield.co.za

**MORE INFORMATION ON THE 2024 MEDSHIELD BENEFIT OPTIONS AND CONTRIBUTIONS**

Benefits and Contribution amendments are subject to CMS approval.

Please refer to the 2024 Product Page on the Medshield website at <https://medshield.co.za/>. You can review the benefit adjustments and value adds and download the 2024 benefit guides

* **PremiumPlus** provides mature families and professionals with unlimited hospital cover in a hospital of their choice, with In-Hospital Medical Practitioner consultations and visits paid at 200% Medshield Private Tariff, and the freedom to manage daily healthcare expenses through a comprehensive Personal Savings Account and extended Above Threshold Cover.
* **MediBonus** provides mature families and professionals with unlimited hospital cover in a hospital of their choice, with In-Hospital Medical Practitioner consultations and visits paid at 200% Medshield Private Tariff, and the independence to manage daily healthcare expenses through a substantial Day-to-Day Limit.
* **MediSaver** is perfect for independent individuals and young professionals thinking about expanding their families. MediSaver offers unlimited hospital cover in the Compact Hospital Network, with the freedom to manage daily healthcare expenses through a generous Personal Savings Account.
* **MediPlus** provides middle to upper-income families with complete healthcare cover for major medical and daily healthcare needs. Unlimited hospital cover is provided through a choice of two hospital networks, Prime or the value-focused Compact Hospital Network. Daily healthcare expenses are covered through a generous Day-to-Day Limit. Benefits are identical in both categories, Prime and Compact, with care coordination and doctor referral mandated on MediPlus Compact.
* **MediCore** is ideal for healthy individuals looking for comprehensive hospital cover, with daily healthcare expenses self-managed. This option offers unlimited hospital cover in the Compact Hospital Network, with In-Hospital Medical Practitioner consultations and visits paid at Medshield Private Tariff 200%. Day-to-day healthcare expenses are self-funded.
* **MediValue - Prime and Compact** - is the ideal option for growing families. It offers affordable cover for major medical and daily healthcare needs. Unlimited hospital cover is provided through a choice of two hospital networks, Prime or the value-focused Compact Hospital Network. Daily healthcare expenses are covered through a sizeable Day-to-Day Limit. Benefits are identical on both options, MediValue Prime and MediValue Compact, with care coordination and doctor referral mandated on MediValue Compact.
* **MediSwift** is the ideal hospital plan for active, healthy individuals. Major medical emergency and In-Hospital treatment are covered up to R1 million per family in the Compact Hospital Network, with the added benefit of day-to-day treatment for non-professional sports injuries. As a hospital plan, MediSwift offers no Day-to-Day benefits, allowing members the freedom to self-manage their daily healthcare expenses.

**Medshield Medical Scheme - Live Assured knowing you have a Partner for Life.**

**ABOUT MEDSHIELD MEDICAL SCHEME**

* Medshield is a healthcare fund where all members contribute towards the fund monthly to cater for medical cover should the need arise.
* Medshield has been in operation since 1968, making us one of the most experienced, knowledgeable, and reliable medical schemes in South Africa. Our extensive experience in the healthcare sector guides our understanding of our members' needs. Our excellent cover and benefits combined with the best quality systems and services have resulted in our exceptional size and strength.
* Each of our options offers affordably priced benefits. We continuously review and improve the range of benefits in each option to bring you what you need.
* Our impeccable reputation of prompt payments to hospitals, doctors, pharmacies and other medical caregivers guarantees approval from service providers when you present your Medshield membership card.
* Our extensive partner networks place us in the perfect position to offer exceptionally competitive rates to our members.
* Medshield is well-represented throughout all nine provinces and provides seamless access to service providers in your area. Our geographical spread provides convenience if it becomes necessary for you to have a personal discussion with one of our experienced consultants. We also have a streamlined online claim submission system and immediate contact centre assistance, making it easier to manage your membership and claims from the convenience of your home or office.
* Our extensive range of additional benefits and services is another distinguishing factor. Our benefits and services have been designed to give members additional support when they need it most, for instance, in an emergency or when suffering from a chronic or life-threatening condition.
* Compared with other medical schemes, our trustworthiness, impeccable history, and exceptional service guarantee that we come out tops!