



INTERVIEW WITH LILIAN NTOAGAE,

HR Manager for MIBCO (Motor Industry Bargaining Council)

by Danelle van Tonder

Mrs Ntoagae is no ordinary woman; she won the prize "2nd Runner up Woman of the Year in the Workplace award" in 2007.

"It meant something at the time, it was sort of WOW!" Nevertheless she humbly states how she has grown and worked at MIBCO since 2004. Mrs Ntoagae elaborates on how she created the HR department at MIBCO from scratch and she is proud to say that 99% of the employees working at MIBCO are now computer literate.

1 WHY DOES MIBCO BELONG TO MOTO HEALTH CARE (MHC)?

As MHC is the motor industry's only Medical Fund, MIBCO proudly supports and makes use of the Medical Scheme. Although they know belonging to a Medical-Aid Fund is not an obligation and they can choose any medical fund, Mrs Ntoagae states that "the majority of our employees belong to MHC."

2 WHY IS IT IMPORTANT FOR MIBCO EMPLOYEES TO BELONG TO MHC?

MIBCO and Moto Health Care are both motor industry related. Mrs Ntoagae states that "the premiums are cost effective and MHC thinks of people's earnings; and tries to align to employees' pockets." She noticed that over the last 2-3 years continuous value has been added to the benefit plans and as a result the relationship continues to grow between MIBCO and MHC. This relationship is probably the number one reason – she is able to pick up the phone knowing the people from MHC will provide them with the personal assistance they need. She articulates the benefit of MHC being next door, having the relationship with MHC and being able to reach the visible trustees via channels.

3 WHAT ARE THE ADVANTAGES MIBCO EMPLOYEES RECEIVE WHEN THEY BELONG TO MHC?

Again Mrs Ntoagae stresses the importance of the great relationship MIBCO has with MHC. The MIBCO MHC members have a good understanding of their Medical Scheme benefits because both MIBCO and MHC Fund Management have ensured they maintain contact. This way MHC remains "visible" causing MIBCO employees to be able to put a face to the individuals who assist them.

4 THE PAY-OFF LINE FOR MHC IS "TAKING CARE OF OUR OWN." DOES MHC REALLY LIVE UP TO IT?

For Mrs Ntoagae, MHC has become more visible in the last couple of years especially after the merging of two industry schemes to form MHC. MHC definitely showed that they take care by participating in MIBCO's wellness day. According to Mrs Ntoagae, MHC "delivered more than what we asked for" and proved that MHC has a lot to give.

5 CAN YOU PROVIDE US WITH A PERSONAL MESSAGE FOR WORKERS IN THE INDUSTRY THAT DO NOT YET BELONG TO MHC?

"Health is very, very important," states Mrs Ntoagae. She acknowledges the fact that there are low income earners in this industry and that money is not always available when the need arises, but "it is critical to have medical cover."

With things such as penalties and waiting periods, she advises people to get medical cover. "It is so much better belonging, than not belonging!" If one waits, the risk of chronic illnesses for yourself and your family can worsen.

6 HOW DOES THE MIBCO EMPLOYEE KNOW WHICH BENEFIT OPTION TO SELECT?

Mrs Ntoagae makes a general statement when she says that all Medical Schemes should not take for granted that people know everything and should make effort with their members. The relationship MIBCO has with MHC creates vibrant and relaxed communication which leads to employees asking questions as needed. She mentions that education is being done, but that MHC can do more – especially at benefit option selection times. The website and newsletters informs employees regularly, but she expressed a need for more interactive sessions from MHC.

7 HOW DO YOU SEE BROKERS FITTING INTO YOUR BUSINESS AND WHAT DO YOU BELIEVE MOTO HEALTH CARE'S ROLE IS IN THAT RELATIONSHIP?

Mrs Ntoagae does not see the role of brokers, "because we already have the close involvement with MHC." She states that MHC should do what works best for them and to assist MIBCO and all other members of MHC with interactive sessions.

8 WHAT DO YOU EXPECT MOTO HEALTH CARE TO PROVIDE MIBCO MHC MEMBERS THAT WE DO NOT CURRENTLY PROVIDE?

She is of opinion that people are sometimes unaware of the additional benefits that MHC can provide to members, like Multiply, and that MHC should emphasise healthy living even more. She would like to see MHC almost forcing their members to go for regular health checkups, simply for the reason that health related problems can be identified sooner. She would like to see healthy living in its completeness to be accentuated more to members.

*** She expects MHC to be even more attractive as time progresses, consequently that more employees would join the Fund.

Mrs Ntoagae foresees a great future for MHC, stating that they compete and compare well to other Medical Schemes.



Taking care of our own