



INTERVIEW WITH TERESA DA COSTA

National Human Resources Manager of Hyundai South Africa & Retail Division in the AMH Head Offices.

by Danelle van Tonder

1. WHY DOES THE AMH GROUP BELONG TO MOTO HEALTH CARE (MHC)

Ms Da Costa believes that MHC understands their needs. Hyundai employees can relate to this Medical Scheme, because it is suited to their requirements. MHC is industry related and they offer different options which assist their employees' pockets. She adds further that MHC forms a "part of the motor industry and they have cheaper options for our low-income employees." She adds that although there are employees who belong to other Medical Schemes, employees have freedom of choice and receive great service from MHC.

2. WHY IS IT IMPORTANT FOR AMH EMPLOYEES TO BELONG TO MHC?

She insists that their employees be on a medical fund, for them to be protected. It is important that when something goes wrong, the person can get coverage and that the company cannot be held liable for the incident. Further, the company "contributes 50 % of the monthly instalment and they understand their needs."

3. WHAT ARE THE ADVANTAGES THAT AMH EMPLOYEES RECEIVE WHEN THEY BELONG TO MHC?

In today's day and age, employers do not like to take risks. With MHC they are automatically covered. Employers also "pay half of their instalment; they can join all the MHC benefit programmes that are available."

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

They are happy with the service and protection given to their company. There are a few hiccups that happened in the past, but possible solutions are being implemented continuously.

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

Although there have been a few setbacks in the past, MHC provides their company with ease of mind.

6. HOW CAN AN AMH EMPLOYEE ASCERTAIN WHAT HIS OBLIGATIONS TO THE SCHEME ARE AND WHAT HIS RIGHTS, BENEFITS CONTRIBUTIONS AND LIMITATIONS OR BENEFITS ARE FROM TIME TO TIME?

"They normally phone the call centre or they get statements. They should get more newsletters helping them with changes." A "huge improvement" can be seen as MHC is progressing.

7. HOW DO THE AMH EMPLOYEES KNOW WHICH BENEFIT OPTION TO SELECT?

"They normally read through the electronic brochure and ask questions where needed, they normally go with the option that benefit their pocket more."

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

According to Ms Da Costa, it is nice to hand over questions raised to a broker / consultant that they can centrally assist the query at hand. "They will fit in perfectly when it comes to complaints and problems, sorting out queries and being in the middle might help our employees when it comes to explaining certain information."



Taking care of our own