

DRIVEN BY A BELIEF IN THE FUTURE

What can we do for our employees that will also ensure our sustainability?

The South African liquor industry has been fighting for its very survival, with alcohol bans and restrictions pushing many businesses and their people to the brink. While life in South Africa has largely normalised in recent months, the knock-on effects of the events of the past two years have had a significant impact on business within the liquor industry.

It is against this background that Meridian Wine Merchants, marketers, and distributors of fine wines, recently became the first South African company to introduce a fully funded, demarcated healthcare product for all employees.

Commenting on the development, Dr Reinder Nauta, Executive Chairman of National HealthCare Group, a provider of choice in the low-cost and emerging segments of the healthcare market, and the developers of MediClub™ iConnect said that providing staff members with company funded access to healthcare demonstrates immense faith in the future of the economy, the country, and the South African labour force.

"This is exactly the kind of leadership that is needed in our country at this time. Forward thinking business leaders who understand the importance of healthcare access, particularly in a



Gavin Dittmar

depressed economy, are building so much more than just their own businesses. While this leap of faith will stand their businesses in good stead by reducing absenteeism and strengthening the bottom line, it will also build morale, solidarity, loyalty, and ultimately good labour relations," he adds.

According to Gavin Dittmar, chief executive of Meridian Holdings, Covid-19 was an eye opener.

Businesses, including Meridian, saw that a lack of accessibility to healthcare could so easily spiral out of control while decimating not only companies, but also the South African economy.

Internal research showed that most employees had zero healthcare cover and were reliant on the state.

The research showed a need to put something in place that would

safeguard the health of all company employees.

"The only alternative for them was to pay as much as ten percent of their salary just to see a doctor – nobody has that type of money. However, when looking into feasible products we were in for quite a shock with exorbitant costs involved in providing staff with healthcare access," says Dittmar.

A way had to be found to deliver accessible healthcare to the company's 270 employees within the distribution, warehousing, and logistics divisions of the operations. "A presentation given to the Remco board, which was attended by one of our directors, eventually led us to the National HealthCare Group and all I can say is that I cannot believe that more companies are not making use of this service. We were presented with two possible options, the first which was slightly cheaper made use of a pool of funds, while the second, which is the option chosen by Meridian, was an insured product. Both were more affordable than anything else on offer in the marketplace," adds Dittmar.

Dr Nauta explains that even though access to quality healthcare is considered a basic human right in South Africa, many employers are finding themselves unable to provide healthcare for all their employees due to financial constraints.

"For many of these low-income employees, the cost of belonging to a medical scheme has unfortunately become prohibitively expensive. This is where National HealthCare can be of assistance with its highly competitive, yet distinctive, employer funded MediClub Reimbursement Account (MRA).

"This healthcare funding solution consists of an administration fee-based model that is provided in partnership with our independent



network of 12 000 healthcare providers, including doctors, pharmacies and other healthcare providers. The alternative is the same product with an added insurance component included.

"What makes this such an amazing product is the instant access that it provides to a qualified nurse who will, if needed, set up a doctors' appointment. This includes medication, blood tests and x-rays for members if necessary. In a nutshell, MediClub™ iConnect is basic healthcare fully funded and underwritten," adds Dr Nauta.

Bianca Vos, business unit manager: remuneration at Managed People Solutions, who was tasked with the research and implementation of the project by Meridian Holdings says she is most impressed with what the service offers to members.

"MediClub™ iConnect provides a full suite of healthcare services including trauma, debt and legal counselling – all under a single roof. In the event of the loss of a loved one or a traumatic event we can support employees as they now have immediate access to counsellors. It also provides access to emergency medical transport. It is totally technology driven – which is the way the world is going. Nowadays every single one of our employees has access to a smart phone and WhatsApp," she notes

"When we presented the product to staff members at a roadshow in December last year, they were

blown away recalls Vos.

"Onboarding was done at the beginning of March and since then we have embarked on a total of 22 training sessions. The staff have responded really well to the implementation of MediClub™ iConnect as they truly wanted and needed this service. The service is 100 percent funded by the company and for a small, additional amount employees can easily add a dependant to the product," she says.

"From the perspective of an employer, the sooner we can get an employee well the better – not only in terms of productivity but also when it comes to stopping the spread of illness in the workplace. We can literally cut down on sick leave by half," she asserts.

Commenting on what is referred to as a giant leap of faith Dittmar says, "You've got to have faith in the future. Yes, we have had months of non-trading and zero income these past two years, but we have made it through to the other side, mostly because of the drive, commitment and tenacity of our people. Now is therefore the perfect time to think about what we can do for our employees to ensure our mutual sustainability. Tough times don't last – but tough businesses do.

"Offering fully funded healthcare to our staff is indeed a big move which, due to high costs, was never possible before. While it is still early days, I believe that the implementation of MediClub™ iConnect can make an immensely positive difference to the psyche of our staff.

"When we launched MediClub™ iConnect the staff literally said: 'You guys have listened to us, and you've given us what we wanted. You've looked at how we suffer, and you've done something about it,'" concludes Dittmar.