

A photograph of a man with a beard and short dark hair, wearing a white t-shirt, lifting a young girl with a large, curly afro hairstyle. The girl is laughing joyfully with her mouth wide open. The background is a bright, white, textured surface, possibly a wall or a large sheet of fabric. The image is partially overlaid by a large, dark olive-green diagonal shape that contains the text and logo.

2019  
**EXTREME**  
BENEFIT GUIDE



# WELCOME TO

## Umvuzo's **EXTREME OPTION**

Your comprehensive healthcare solution.

### Why choose Umvuzo?

We have been providing solutions for our members and their families since 2004. We are passionate about people, and show this in everything that we do.

In a recent independent brand audit our members said:

- We go the extra mile
- We are member focussed
- We are co-operative
- We are affordable
- We listen
- We are very inclusive
- We are flexible
- We are quick to process claims
- We give access
- We offer value in benefits

# ABOUT THE EXTREME OPTION

**THE EXTREME OPTION** is a traditional, fee-for-service Option. Members have the freedom to choose any provider of choice for their every day needs. For all these day to day needs members are allocated a generous family benefit.

All secondary and hospital benefits must be pre-authorized beforehand.

This Option is well suited for those individuals and families with extensive needs, looking for comprehensive cover while still enjoying freedom of choice.

# PRIMARY BENEFITS

NO PRE-AUTHORISATION REQUIRED • SUBJECT TO FAMILY BENEFIT SCHEME RATES APPLY



## GENERAL PRACTITIONER & SPECIALIST VISITS

- » Consultations
- » Minor procedures in the doctors' rooms



## MEDICATION

- » **Scripted:** acute medication as prescribed

## ADDITIONAL CHRONIC MEDICATION (FORMULARY)

- » **Scripted:** 9 additional chronic conditions subject to available funds in the family benefit and Disease Management Programme registration

## OVER THE COUNTER MEDICATION

- » Limited to R2 220 per beneficiary per year, with a maximum of R185 per event



## HOMEOPATHY

- » Cover limited to homeopathic consultations and medication, subject to available funds in the family benefit



## MALE HEALTH

- » PSA
- » Circumcision \* (boys up to the age of 12 in-hospital and over 13 in doctors' rooms only)
- » Vasectomy \*



## OPTOMETRY

- » Eye test
- » Frames/lenses/contact lenses: limited to R3 470 per beneficiary every 24 months



## DENTAL CARE

- » Consultations
- » Cleaning, fluoride treatment, scaling, polishing
- » Fillings
- » Wisdom teeth extraction (in the dentists' rooms)
- » Dentures








## FEMALE HEALTH

- » Oral contraceptives limited to R140 per registered female per month
- » PAP Smear
- » Mammogram
- » HPV vaccine (from the age of 9 years)
- » Laparoscopic sterilisation \*

\* Pre-authorization is required before accessing these benefits

# FAMILY BENEFIT BREAKDOWN

					
	<b>MAIN MEMBER</b>	<b>MAIN MEMBER + ADULT DEPENDANT</b>	<b>MAIN MEMBER + ADULT DEPENDANT + CHILD DEPENDANT x 1</b>	<b>MAIN MEMBER + ADULT DEPENDANT + CHILD DEPENDANT x 2</b>	<b>MAIN MEMBER + ADULT DEPENDANT + CHILD DEPENDANT x 3</b>
	<b>R11 220.00</b>	<b>R20 220.00</b>	<b>R24 660.00</b>	<b>R29 100.00</b>	<b>R33 540.00</b>

	Main member	Adult dependant	Child dependant x 1	Child dependant x 2	Child dependant x 3	TOTAL FAMILY BENEFIT
M	R11 220					R11 220
M + A	R11 220	R9 000				R20 220
M + A + 1C	R11 220	R9 000	R4 440			R24 660
M + A + 2C	R11 220	R9 000	R4 440	R4 440		R29 100
M + A + 3C	R11 220	R9 000	R4 440	R4 440	R4 440	R33 540

M Main member

A Adult dependant

1C Child dependant x 1

2C Child dependant x 2

3C Child dependant x 3

# SECONDARY BENEFITS

PRE-AUTHORISATION REQUIRED • SCHEME RATES APPLY



## SUPPLEMENTARY BENEFITS

- » R5 900 per family per year
  - Occupational therapy
  - Podiatry
  - Dieticians
  - Psychology
  - Speech therapy and audiology
  - Physiotherapy, chiropractors & biokinetics



## SPECIALISED DENTISTRY

- » R7 980 per family per year
  - Orthodontic and prosthodontic treatment
  - Metal base dentures
  - Ceramic/laminated inlays
  - Gold inlays
  - Crowns and bridges



## APPLIANCES (CRUTCHES /SUPPORT/ SLINGS)

- » R11 050 per family per year
  - Back/leg/arm/neck support
  - Crutches post surgery
  - Surgical footwear
  - Respiratory oxygen



## TERMINAL AND WOUND CARE

- » R10 000 per family per year
  - The cost for all services related to care for a terminal condition that do not conform to acute admission or service



## EMERGENCY MEDICAL SERVICES

- » Netcare 911
- » Medical and hospital logistics services
- » Emergency road and air evacuation
- » 1 medicine bag per family upon joining
- » 1 medicine bag refill per year



## INVESTIGATIONS (OUT OF HOSPITAL)

- » Limited to R6 900 per family per year
  - X-rays and blood tests



## EYE SURGERY

- » Radial keratotomy/excimer laser once every 2 years (set protocols apply)

# HOSPITAL BENEFITS

UNLIMITED • PRE-AUTHORISATION REQUIRED • SCHEME RATES APPLY  
THIS OPTION USES ALL HOSPITAL GROUPS



## GENERAL

- » Consultations (GP and specialists)
- » Treatment
- » Surgical procedures
- » Non-surgical procedures
- » Anaesthesia



## ACCOMMODATION

- » General ward
- » High care
- » Intensive care unit (ICU)



## OVERALL PROSTHESES

- » R74 390 overall per family per year
- The following sub-limits are applicable:
  - Vascular R48 760
  - Joint replacement R48 760
  - Functional R17 220
  - Major musculoskeletal R29 310



## INVESTIGATIONS

- » Radiology
- » Pathology
- » Medical technology



## SCANS (IN & OUT OF HOSPITAL)

- » 2 scans per family per year
  - RT scan
  - MRI scan
  - CAT scan



## DISCHARGE MEDICATION

- » 7 days' supply of acute or chronic medication



## BLOOD TRANSFUSION

- » 100% of the cost, including the cost of:
  - Blood
  - Apparatus
  - Operator's fee

### KINDLY NOTE

- Penalties will apply if authorisation is obtained after treatment.
- The claim may not be paid if pre-authorisation is not obtained.
- The Scheme rules supersede the information on this brochure.

# DISEASE MANAGEMENT



## ACTIVE DISEASE MANAGEMENT PROGRAMMES

- » Our Active Disease Management Programmes enable us to plan and co-ordinate the healthcare of members living with chronic medical conditions, in order to give them the best possible outcomes.

All 26 diseases on the CDL (Chronic Disease List) are covered as part of your PMB (Prescribed Minimum Benefits).

Registration on these Disease Management Programmes is necessary to access full benefits:

- » HIV/Aids
- » Oncology
- » Diabetes
- » Musculoskeletal
- » Renal
- » Hypertension
- » Hyperlipidaemia (high cholesterol)
- » Asthma/COPD/Bronchiectasis

**A total treatment plan for each member includes:**

- » Confidentiality
- » Ongoing member support and education
- » Individualised treatment plan
- » Ongoing counselling and health monitoring

**All Prescribed Minimum Benefits are covered according to Scheme rules, protocols and formularies.**

# WHAT IS THE MONTHLY COST?



PER  
MAIN MEMBER

R2 893.00



PER  
ADULT DEPENDANT

R2 719.00



PER  
CHILD DEPENDANT

R969.00

## CONTRIBUTIONS: FULL DEAL

### SINGLE MEMBER



CONTRIBUTION  
R2 893.00

### DUAL PARENT FAMILY



R5 612.00



R6 581.00



R7 550.00



R8 519.00

CONTRIBUTION

### SINGLE PARENT FAMILY



R3 862.00



R4 831.00



R5 800.00



R6 769.00

CONTRIBUTION

#### IMPORTANT CONTACT INFORMATION

Alenti Office Park, Building D, 457 Witherite Road,  
The Willows, Pretoria, 0040  
PO Box 1463, Faerie Glen, 0043

24 Hour Call Centre and Authorisations: **0861 083 084**

Please Call Me: **082 416 9898**

Tel: **012 845 0000**  
Fax: **086 670 0242**  
E-mail: **info@umvuzohealth.co.za**

[www.umvuzohealth.co.za](http://www.umvuzohealth.co.za)

#### HOW DO I GET A PRE-AUTHORISATION NUMBER?

- » Call us on 0861 083 084
- » E-mail: [authorisations@rxhealth.co.za](mailto:authorisations@rxhealth.co.za)
- » We will access your medical history immediately and assist you with obtaining any information you may need

#### PLEASE BE READY TO SUPPLY THE FOLLOWING INFORMATION WHEN CALLING UMVUZO HEALTH

- » Umvuzo Health membership number
- » Surname
- » South African ID number
- » Passport number (if you are from a neighbouring country)

Administrative services are attended to during business hours from:

#### MONDAYS TO FRIDAYS

08:00 - 18:00

#### SATURDAYS

08:00 - 13:00

#### COUNCIL FOR MEDICAL SCHEMES

Tel: 0861 123 267  
E-mail: [support@medicalschemes.com](mailto:support@medicalschemes.com)  
[complaints@medicalschemes.com](mailto:complaints@medicalschemes.com)  
Website: [www.medicalschemes.com](http://www.medicalschemes.com)



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