



2019
STANDARD
BENEFIT GUIDE

 **UMVUZO**
HEALTH
REWARDING LIFE

WELCOME TO

Umvuzo's **STANDARD 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 STANDARD OPTION

THE STANDARD OPTION is an all-rounder Option, including great benefits for the whole family and is ideal for middle income earners.

This Option allows members to have more secondary benefits, makes use of the Universal Network and gives access to all private hospital groups.

It is important that you first consult your selected and contracted GP for all ailments and let your GP be the one to refer you for other medical interventions, if and when necessary.

This is how we ensure an integrated approach to your health.

PRIMARY BENEFITS

NO PRE-AUTHORISATION REQUIRED • UNIVERSAL HEALTH ONLY



GENERAL PRACTITIONER

- » Unlimited but managed
 - After the 10th visit in a 12 month period the member must choose one GP for better management



OUT OF NETWORK

- » 2 out of network visits per family to a maximum of R940 per event (The amount covers GP consultation and all related costs)



MEDICATION (FORMULARY)

- » **Scripted:** acute unlimited
- » **Scripted:** chronic unlimited (Subject to 26 CDL PMB conditions as well as selective Hormone Replacement Therapy (HRT) and Disease Management Programme registration)
- » **Unscripted:** over the counter medication up to R285 per beneficiary per year, limited to R95 per event



INVESTIGATIONS

- » X-rays
- » Soft tissue ultrasound
- » Pathology



PREVENTATIVE & SCREENING

The following benefits are available from selected network pharmacies or a network GP:

- » Flu vaccine
- » Glucose test (finger prick)
- » Lipogram
- » Rapid HIV test
- » Childhood vaccines (according to the Department of Health childhood immunization and formularies)



OPTOMETRY

- (Subject to Universal Health provider and clinical entry criteria)
- » 1 eye test per beneficiary every 24 months
 - » 1 set of spectacles per beneficiary every 24 months
 - Selection from a specified range of frames and lenses



DENTAL CARE

- » 1 consultation per beneficiary per year
- » 1 follow-up per beneficiary per year
- » Cleaning, fluoride treatment, scaling, polishing
- » Fillings
- » Oral X-rays
- » Emergency root canal
- » Wisdom teeth extraction (in the dentists' rooms)
- » 1 set of dentures per dependant older than 21, every 2 years



MALE HEALTH

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



FEMALE HEALTH

- » Oral contraceptives limited to 1 supply per registered female per month
- » Pap smear
- » Mammogram
- » Laparoscopic sterilisation *
- » Maternal ultrasound *

* Pre-authorisation is required before accessing these benefits

IMPORTANT NOTE TO REMEMBER

Only a contracted network GP can refer you for other medical interventions. Make sure that your GP is part of the Universal Health network and avoid out of pocket expenses.

SECONDARY BENEFITS

PRE-AUTHORISATION REQUIRED • SCHEME RATES APPLY



SPECIALIST VISITS

- » 7 visits per family per year
 - Must be referred by the GP and be clinically necessary



MEDICATION (FORMULARY)

- » **Scripted:** Acute unlimited
- » **Scripted:** Chronic unlimited (subject to 26 CDL PMB conditions and 6 additional chronic conditions subject to Disease Management Programme registration)



APPLIANCES (ORTHOPAEDIC/SURGICAL/MEDICAL)

- » R9 600 per family per year
 - Back/leg/arm/neck support
 - Crutches post surgery
 - Surgical footwear
 - Respiratory oxygen



TERMINAL AND WOUND CARE

- » R8 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 services



AFTER-HOUR VISITS

- » 5 visits per family per year



SUPPLEMENTARY BENEFITS

- » R3 200 per family per year
 - Occupational therapy
 - Dieticians
 - Speech therapy & audiology
 - Physiotherapy
 - Podiatry
 - Psychology



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

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)



BLOOD TRANSFUSION

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



DISCHARGE MEDICATION

- » 7 days' supply of acute or chronic medication



SCANS (IN & OUT OF HOSPITAL)

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



OVERALL PROSTHESES

- » R52 750 overall per family per year
The following sub-limits are applicable:
 - Vascular R29 050
 - Joint replacement R32 500
 - Functional R9 600
 - Major musculoskeletal R19 500



INVESTIGATIONS

- » Radiology
- » Pathology
- » Medical technology

KINDLY NOTE

- All specialist visits must be referred by the network GP and pre-authorized through the Umvuzo call centre.
- Each specialist follow up visit must also be pre-authorized.
- Penalties will apply if authorisation is obtained after treatment.
- The claim may not be paid if pre-authorization 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.

UMVUZU ABBREVIATION DICTIONARY

GP - General Practitioner • DSP - Designated Service Provider • CDL - Chronic Disease List • PMB - Prescribed Minimum Benefits

WHAT IS THE MONTHLY COST?



PER
MAIN MEMBER

R1 696.00



PER
ADULT DEPENDANT

R1 611.00



PER
CHILD DEPENDANT

R723.00

CONTRIBUTIONS: FULL DEAL

SINGLE MEMBER



CONTRIBUTION
R1 696.00

DUAL PARENT FAMILY

CONTRIBUTION



R3 307.00



R4 030.00



R4 753.00



R5 476.00

SINGLE PARENT FAMILY

CONTRIBUTION



R2 419.00



R3 142.00



R3 865.00



R4 588.00

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

HOW DO I GET A PRE-AUTHORISATION NUMBER?

- » Call us on 0861 083 084
- » E-mail: 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
complaints@medicalschemes.com
Website: www.medicalschemes.com



Find us on Facebook: **Umvuzo Health**