



YOUR HEALTH. YOUR LIFE. YOUR TOMORROW.

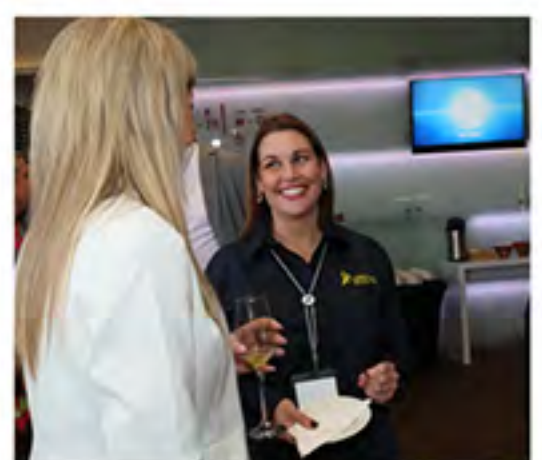
Umvuzo Health unveils its 2027 benefits and contributions

Umvuzo Health has officially unveiled its 2027 benefits and contributions, marking the next chapter in our ongoing commitment to making quality healthcare more accessible, meaningful and sustainable for our members.

At our 2027 Benefit Launch, held at the Atterbury Theatre in Pretoria, we took our broker and employer partners beyond the traditional discussion of annual benefit changes and contribution increases.

Instead, we considered the bigger picture and asked, what are we ultimately trying to achieve through the healthcare we fund?

The answer was explored through three interconnected pillars.



ACCESS. CARE. OUTCOMES.

Together, they tell the story of Umvuzo Health's evolution and where we are going next.

ACCESS | Removing barriers to healthcare

Access is about more than a benefit being listed in a Benefit Guide. A benefit must be usable when a member needs it.

Over the past few years, Umvuzo Health has systematically identified the barriers between members and healthcare and worked to remove them.

This has included providing access to unlimited online healthcare consultations; unlimited basic pathology and radiology, funded from Risk; basic acute formulary medicines, funded by Risk across all options; stand-alone benefits that no longer depend on funds elsewhere; and deliberate measures to protect affordability for families.

The impact is increasingly visible in how members use their benefits.

Online consultations more than tripled between 2024 and 2025, while 99.7% of basic diagnostic claims were fully paid by Risk in 2025, contributing to a reduction in member shortfalls.

Our approach is simple:

A benefit shouldn't just exist. Members should be able to use it.

CARE | Seeing the person behind the benefit

Access opens the door. Care is about what happens when the member walks through it.

At the launch, we shared examples of how Umvuzo Health is increasingly looking beyond the transaction of paying a claim to consider what healthcare means in a person's life.

From extending crowns and bridges to lower options, to our Enhanced Spinal Management Programme, which helps members access clinically appropriate treatment; from the Yandisa Umvuzo Benefit, which supports exceptional individual needs, to oncology social workers who support members and their families through cancer, the principle remains the same:

See the person.

We also explored how programmes such as Healthy Me are further shifting the healthcare relationship, from a predominantly reactive model to one that helps members understand their health, make informed choices and play a more active role in staying well.

Because sometimes the best healthcare outcome is not another treatment. It is helping someone stay healthier for longer.

OUTCOMES | Building a stronger Scheme for tomorrow

Over more than two decades, Umvuzo Health's growth has been accompanied by increasing financial strength, greater operational efficiency and continued investment in members' healthcare.

Membership has continued to grow ahead of the broader market, while the Scheme has strengthened its reserves and consistently allocated a significant proportion of contribution income to member claims.

At the same time, Umvuzo Health continues to improve the efficiency with which healthcare is administered. More than 2 million claims were processed in 2025, and the cost of administering and processing a claim is now substantially lower than in earlier years.

But our focus is not only on where we have been. It is on what is possible next.

Increasingly, we have the opportunity for that relationship to begin not with illness or a claim, but with understanding.

Technology, data, artificial intelligence, wearables and genetics are opening new possibilities for making sense of health information, identifying risk earlier and creating increasingly personalised healthcare experiences.

Our ambition is to move further from reactive to proactive healthcare, using better information to make better decisions, intervene earlier and ultimately achieve better outcomes.

These outcomes matter at every level, including better healthcare for members, improved accessibility, and stronger financial performance that contributes to a more resilient and sustainable Scheme.



2027 Contributions and Benefits

For 2027, Umvuzo Health announced a uniform **8.5%** increase in contributions across all five benefit options:

UA	Ultra Affordable Option average increase: 8.5%	ST	Standard Option average increase: 8.5%	AC	Activator Option average increase: 8.5%
ST	Supreme Option average increase: 8.5%	EX	Extreme Option average increase: 8.5%		

Benefit limits will increase by an average of **4.2%**, further enhancing the value of an already comprehensive benefit structure.

Our approach remains focused on balancing meaningful benefits, responsible contributions and sustainable healthcare, protecting the value we have built while ensuring Umvuzo Health remains strong for the members who rely on us today and for those who will do so tomorrow.



Your **2027 Benefit Brochures** are now available for download.

[Click here to view](#)

Next Step 2027 Broker Training & Accreditation

With the 2027 benefits and contributions now announced, the next step is to ensure our

broker partners are fully equipped to advise and support Umvuzo Health members and employer groups with confidence.



Brokers are invited to book their training and accreditation sessions via the following link

[Book Training and Accreditation Sessions](#)

The training will guide brokers through the 2027 benefit and contribution information and provide the knowledge needed to complete the annual accreditation process.

We encourage brokers to complete their training and accreditation as early as possible ahead of the busy year-end period.

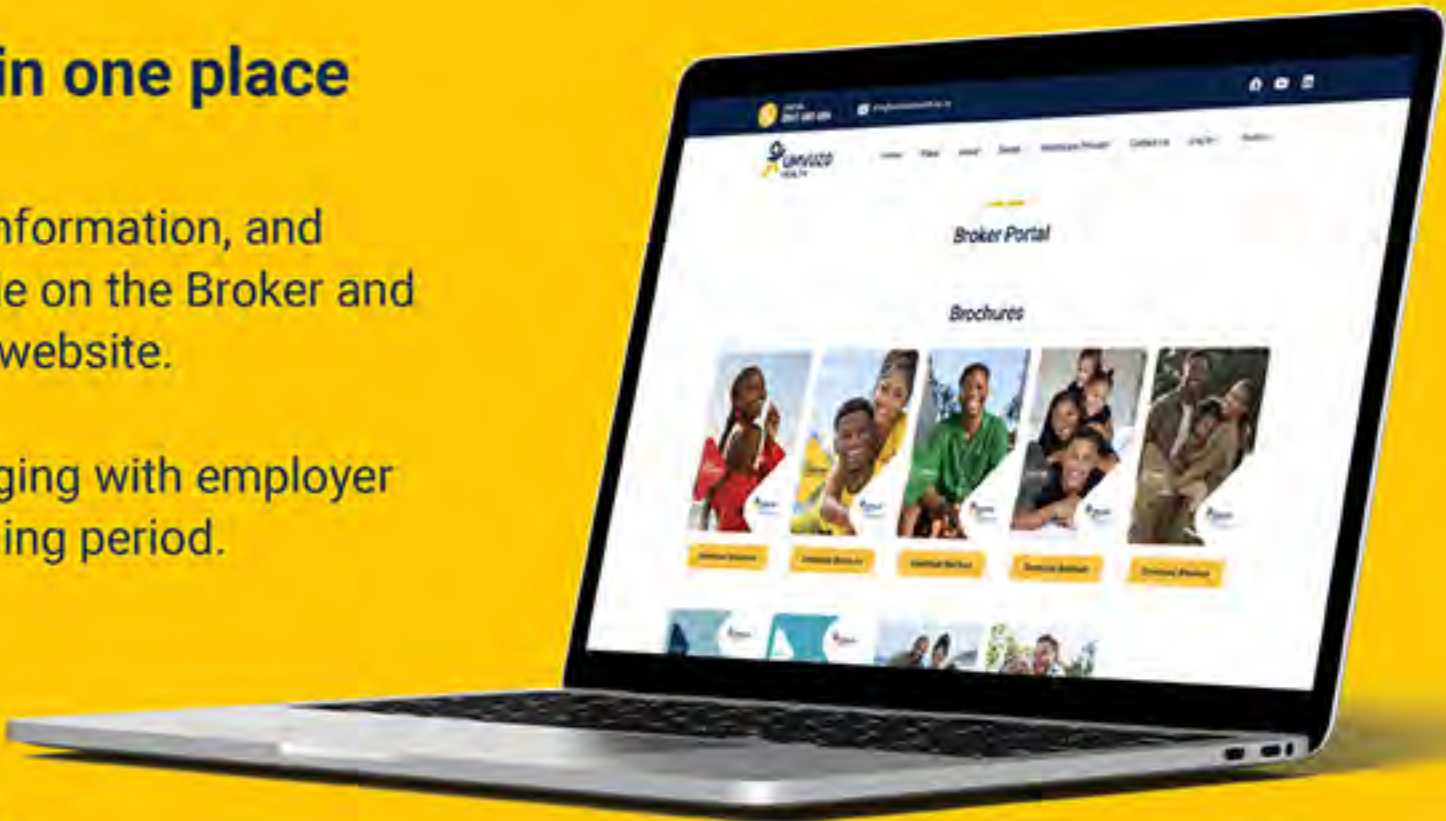
All your 2027 information in one place

The 2027 Benefit Guides, contribution information, and supporting broker collateral are available on the Broker and Employer Portal on the Umvuzo Health website.

Please use these resources when engaging with employer groups and members during the upcoming period.

[Click here for Broker Toolkit](#)

You can also visit our website for more information: www.umvuzohealth.co.za



Thank you for partnering with us

For more than two decades, our purpose has been to expand access to quality healthcare. How we deliver on that promise continues to evolve.

As we move into 2027, we look forward to working alongside our broker and employer partners to turn **ACCESS, CARE and OUTCOMES** into something that can be felt in our members' everyday lives.

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