

A smiling man with short, dark, curly hair and round glasses is sitting outdoors. He is wearing a vibrant green button-down shirt. His hands are clasped in his lap. The background is a bright, sunny outdoor setting with palm trees and a clear blue sky. A green diagonal line runs across the image, separating the text area on the left from the logo area on the right.

2027
ACTIVATOR
BENEFIT GUIDE



ABOUT THE ACTIVATOR OPTION

Don't just manage illness. Get ahead of your health. The **ACTIVATOR OPTION** combines comprehensive healthcare cover with a more proactive, personalised approach to wellbeing.

Alongside strong day-to-day and hospital benefits, members can access the Healthy Me Programme, which brings together genetic and lifestyle insights, personalised health guidance, supplement support and digital

health tools, including the SAM wearable device.

It's healthcare designed to help you better understand your health, identify potential risks and make more informed choices before problems arise.

For individuals and families who want their medical scheme to do more than pay claims, Activator turns healthcare into an active investment in healthier living.

DIGITAL HEALTH MADE SIMPLE WITH UMVUZO HEALTH

Healthcare should fit into your life, not the other way around. Umvuzo Health's digital platforms make it easier to access care, manage your membership and stay connected wherever you are. Whether consulting a healthcare professional, checking your benefits or keeping up with important Scheme information, the support you need is right at your fingertips.

UMVUZO CARE APP

Your doctor's room — in your pocket.

Get professional healthcare advice wherever life takes you. The Umvuzo Care App connects you with healthcare professionals for convenient virtual consultations from home, at work or while travelling.

Whether you need help with a minor health concern, follow-up advice, or guidance on what to do next, quality care is just a few taps away. With unlimited virtual consultations available across Umvuzo Health options, accessing care is easier, faster, and more convenient, without unnecessary travel or waiting in waiting rooms.

Download the Umvuzo Care App and take healthcare with you.

UMVUZO HEALTH MEMBER APP

Your membership. Your benefits. Your control.

Place the everyday management of your healthcare in your hands. The Umvuzo Health Member App provides you with convenient, secure access to your membership information whenever you need it.

View your membership card and benefit balances, track claims, request authorisations, and manage your important health information, all in one place. No unnecessary paperwork. No searching for information when you need it most.

It's a simpler way to understand your cover, manage your membership and make the most of your Umvuzo Health benefits.

Download the Umvuzo Health Member App and stay in control.

UMVUZO WHATSAPP CHANNEL

Stay connected. Stay informed.

Health information should be easy to find and even easier to understand. The Umvuzo WhatsApp Channel keeps important Scheme information and healthcare updates within reach on the platform you already use daily.

Stay up to date with important announcements, benefit information, reminders, health tips and other useful updates from Umvuzo Health. It's simple, familiar and designed to keep you connected to the information that helps you get more from your membership.

Scan the QR code to join Umvuzo WhatsApp Channel today!



HEALTHY ME PROGRAMME



The **Healthy Me Programme** is designed to **put your health first** with tools and support that go beyond traditional medical aid. By joining, you unlock access to:

- » **Cutting-edge health insights** – including genetic and lifestyle assessments.
- » **Personalised wellness plans** – tailored advice, supplements, and solutions to help you live healthier.
- » **Digital health tools** – including the SAM wearable device to track and improve your well-being.
- » **Trusted healthcare experts** – ongoing guidance from reputable professionals with proven track records.

UNLOCK YOUR BENEFITS:

1

Do a simple genetic test to identify health and lifestyle risks.

2

Receive your wearable health device once testing is complete.

3

Get personalised health advice based on your results and start your Healthy Me journey.

*Subject to Registrar of Medical Schemes approval

* Please note that the Scheme Rules supersede information contained in this document. Our Scheme Rules can be obtained on www.umvuzohealth.co.za

PRIMARY BENEFITS

NO PRE-AUTHORISATION REQUIRED • SCHEME RATES APPLY



GENERAL PRACTITIONERS (SUBJECT TO DAY-TO-DAY BENEFITS)

- » Consultations
- » Minor Procedures in the doctors' room
- » Unlock access to unlimited virtual consultations through the Umvuzo Care App- even if your day-to-day benefits are depleted



DENTAL CARE (STAND-ALONE BENEFIT)

- » Cover of **R5 928** per beneficiary per year.
- » **Benefit includes:**
 - Dental Consultation
 - Extractions
 - Preventative & Fluoride Treatment
 - Cleaning, Scaling & Polishing
 - Dental Fillings
 - Oral X-rays
 - Crowns & Bridges
 - Emergency Root Canal
 - Wisdom Teeth Extraction (in the dentists' rooms)
 - Dentures



PREVENTION & SCREENINGS

Members can access the screening and preventative benefits through any pharmacy that offers these services:

- » Flu Vaccine
- » Glucose Test (finger prick)
- » Cholesterol (finger prick)
- » Blood Pressure
- » BMI & Waist Circumference
- » Rapid HIV Test



MALE HEALTH

- » PSA (for the screening of prostate cancer)
- » Circumcision*
- » Vasectomy*

* These services must be pre-authorised



FEMALE HEALTH

- » Oral contraceptives covered to **R220** per registered female per month
- » Pap smear
- » Mammogram
- » Laparoscopic Sterilisation*

* These services must be pre-authorised



MATERNITY CARE PLAN

A basket of services consisting of these additional benefits will be made available to the expectant mother upon registering on the plan.

- » 3 Visits to the GP or Gynaecologist
- » Additional blood and urine tests as required
- » 2 x 2D Ultrasound Scans
- » Prenatal supplements (iron, calcium and folic acid) for the duration of the pregnancy, subject to the formulary and a maximum value of **R300 per month**
- » The expectant mother must register on the maternity care plan to receive these additional benefits
- » Maternity Bag

Benefits will be prorated or apportioned according to the stage of the pregnancy at the time of registration.



OVER THE COUNTER MEDICATION (STAND-ALONE BENEFIT)

- » Cover of **R1 896** per beneficiary per year, and a maximum of **R210** per event



MEDICATION (ACUTE AND CHRONIC)

- » **Prescribed:** Restricted acute formulary medication paid out of risk benefits (not out of day-to-day benefits)
- » Medicine outside of the restricted acute formulary will be paid out of day-to-day benefits
- » **Prescribed:** Chronic Medication unlimited*
- » Subject to 27 CDL PMB conditions as well as selective Hormone Replacement Therapy (HRT)



INVESTIGATIONS (OUT OF HOSPITAL)

- » Unlimited basic pathology (blood tests) and radiology (X-rays and ultrasounds)
- » Additional pathology and radiology services limited to **R8 100** per family per year



OPTOMETRY (STAND-ALONE BENEFIT)

Available every 24 months at PPN accredited network providers:

- » 1 consultation per beneficiary
- » Frame limited to **R1 380** per beneficiary
- » 100% of the costs of clear lenses (single/bi-focal/multi-focal)
- » Contact lenses limited to **R2 150**

Over 93% of optometrists are already on the PPN Network.

Using a non-network provider will result in reduced benefits for consultations, frames and lenses.



EMERGENCY/AFTER HOUR VISITS (SUBJECT TO DAY-TO-DAY BENEFITS)

- » For incidents that occur at times when the treating GP is closed (in the evenings, after hours on weekends and public holidays)
- » An incident is defined as a condition not requiring hospitalisation or specialist intervention but clinically validates a consultation and/or a procedure room intervention and/or medication.

SECONDARY BENEFITS

PRE-AUTHORISATION REQUIRED • SCHEME RATES APPLY



SPECIALIST VISITS

- » **12 visits per family per year**
 - Must be referred by the treating GP and be clinically necessary
 - Pre-authorisation is required before accessing the specialist
 - Services covered include consultation and special investigations
 - Follow-up visits must be pre-authorised



APPLIANCES (ORTHOPAEDIC/SURGICAL/MEDICAL)

- » **R13 500** per family per year
 - Back/leg/arm/neck support
 - Crutches after surgery
 - Surgical footwear post surgery
 - Respiratory oxygen, diabetes and stoma aids continually essential to support the medical treatment
 - Wheelchairs- benefit available once every 5 years



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

It is important to call only Netcare 911 for emergency medical services to avoid out-of-pocket expenses.



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



SUPPLEMENTARY BENEFITS (NO PRE-AUTH REQUIRED)

- » **R10 284** per family per year
 - Occupational Therapy
 - Dieticians
 - Speech Therapy & Audiology
 - Physiotherapy, Chiropractors and Biokinetics
 - Podiatry
 - Psychology
 - Homeopathy
 - Nurse visits covered up to **R210** per visit
 - Social and Community Workers

Maximum 60 minutes per consultation



MENTAL WELLNESS (NO PRE-AUTH REQUIRED)

- » 24/7 Hotline & WhatsApp Support for immediate mental health assistance
- » Therapist Consultations online or in person (**subject to available Supplementary Benefits**)
- » Group & Family Support for trauma, chronic illness, or major life changes
- » Digital Wellness Tools including coping guides, resilience content, and meditations.



MEDICATION (FORMULARY)

- » Acute Medication prescribed by a specialist will be covered in accordance to treatment guidelines
- » Chronic Medication is subject to 27 CDL Conditions, Formularies and Disease Management Programme registration

HOSPITAL BENEFITS

UNLIMITED • PRE-AUTHORISATION REQUIRED • SCHEME RATES APPLY • ACCESS TO ALL HOSPITAL GROUPS



HOSPITAL ADMISSION

- » All admissions to hospital must be pre-authorised
- » In the case of a proven, life-threatening emergency, admission will automatically be granted for an initial period of 24 hours



GENERAL

- » Consultations (GPs and Specialists)
- » Treatment
- » Surgical Procedures and Operations
- » Non-surgical Procedures
- » Anaesthesia for Surgical Procedures
- » Medication administered during a hospital stay
- » Hospital Apparatus



ACCOMMODATION

- » General Ward
- » High Care
- » Intensive Care Unit (ICU)



INTERNAL MEDICAL AND SURGICAL PROSTHESES

- » Vascular Prosthesis (valve replacements, pacemakers, stents and grafts) **R48 720**
- » Functional Items and Recuperative Prosthesis (K-wires, plates, screws, lenses, slings and hearing aids*) **R16 200**
- » Joint Replacements **R50 760**
- » Major Musculoskeletal Prosthesis & Spinal Procedures **R30 360**

*Hearing aids are subject to a 3-year cycle per pair



BLOOD TRANSFUSION

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



INVESTIGATIONS

- » Radiology (X-rays)
- » Pathology (blood tests)
- » Non-oncology Radiotherapy
- » Medical Technology (mammogram)



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



MENTAL HEALTH

- » Subject to PMBs
- » Hospital-Based Mental Health Management has up to 3 weeks cover per year OR
- » Up to 15 Outpatient Psychotherapy contacts per year



ONCOLOGY (CANCER)

- » Members are required to register with the Cancer Management Programme
- » A total treatment plan benefit will be allocated based on Scheme Treatment Guidelines. Treatment must be obtained at Designated Service Providers (DSPs) and will be funded at negotiated tariffs according to the treatment protocols

YANDISA UMVUZO BENEFIT



The Yandisa Benefit is a:

- » A pre-authorised benefit extender for specific items (not services), that can extend cover for certain items under exceptional circumstances.
- » Factors taken into account in the granting of this benefit will include, but are not limited to clinical, functional and financial factors and intended purpose.
- » The benefit must be applied for by completing the prescribed form (available on www.umvuzohealth.co.za) and submitting relevant substantiated documentation to be reviewed by the Clinical committee and then authorised, if approved.
- » The benefit is limited to **R50 000** per family per year.

Please note: This is not a gap cover and excludes primary care benefits and any other services.

DISEASE MANAGEMENT



ACTIVE DISEASE MANAGEMENT PROGRAMME

- » Our Disease Management Programme provides structured treatment plans that aim to help our members diagnosed with chronic conditions better manage their health, and maintain and improve quality of life.
- » The main aim of our programmes is to reduce the potential risks associated with a chronic condition and to promote optimum wellness.

CHRONIC MEDICINE MANAGEMENT

We cover treatment and medication for the following 27 CDL PMB conditions:

- » Addison's Disease
- » Asthma
- » Bipolar Mood Disorder
- » Bronchiectasis
- » Cardiac Failure
- » Cardiomyopathy
- » Chronic Obstructive Pulmonary Disorder
- » Chronic Renal Disease
- » Coronary Artery Disease
- » Crohn's Disease

- » Diabetes Insipidus
- » Diabetes Mellitus Types 1 & 2
- » Dysrhythmias
- » Epilepsy
- » Glaucoma
- » Haemophilia
- » HIV
- » Hyperlipidaemia
- » Hypertension
- » Hypothyroidism
- » Multiple Sclerosis
- » Parkinson's Disease

- » Rheumatoid Arthritis
- » Schizophrenia
- » Systemic Lupus Erythematosus
- » Ulcerative Colitis

We encourage all our members living with a chronic condition to register on the relevant Disease Management Programme to benefit from this coordinated care, personalised attention and ongoing support.

All Prescribed Minimum Benefits (PMBs) are covered according to Scheme Rules, Protocols and Formularies.

WHAT IS THE MONTHLY COST?

MONTHLY CONTRIBUTIONS

DUAL PARENT FAMILY

CONTRIBUTION



R6 841.00



R7 901.00



R8 961.00



R10 021.00

SINGLE PARENT FAMILY

CONTRIBUTION



R4 586.00



R5 646.00



R6 706.00



R7 766.00

DAY-TO-DAY BENEFIT BREAKDOWN

MAIN MEMBER	MAIN MEMBER + ADULT DEPENDANT	MAIN MEMBER + ADULT DEPENDANT + CHILD DEPENDANT x 1	MAIN MEMBER + ADULT DEPENDANT + CHILD DEPENDANT x 2	MAIN MEMBER + ADULT DEPENDANT + CHILD DEPENDANT x 3
R5 616	R9 420	R12 036	R14 652	R17 268

	MAIN MEMBER	ADULT DEPENDANT	CHILD DEPENDANT X 1	CHILD DEPENDANT X 2	CHILD DEPENDANT X 3	TOTAL DAY-TO-DAY BENEFIT
M	R5 616					R5 616
M + A	R5 616	R3 804				R9 420
M + A + 1C	R5 616	R3 804	R2 616			R12 036
M + A + 2C	R5 616	R3 804	R2 616	R2 616		R14 652
M + A + 3C	R5 616	R3 804	R2 616	R2 616	R2 616	R17 268

M

Main member

A

Adult dependant

1C

Child dependant x 1

2C

Child dependant x 2

3C

Child dependant x 3

IMPORTANT CONTACT INFORMATION

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

Medical emergency services (Netcare 911):	082 911
24-hour Pre-authorisation Call Centre:	0861 083 084
Hospital and Specialist Please Call Me:	060 070 2352
Pre-authorisation email address:	auth@rxhealth.co.za
Chronic Disease registration:	chronic@rxhealth.co.za
Maternity Care Plan registration:	maternity@rxhealth.co.za

www.umvuzohealth.co.za

HOW DO I GET A PRE-AUTHORISATION NUMBER?

- » Call us on **0861 083 084**
- » E-mail: **auth@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 REQUESTING PRE-AUTHORISATION

To ensure there are no delays to your request, please ensure you have on hand the following:

- » Your membership number,
- » The referral letter from the doctor,
- » ICD-10 code (in other words the diagnosis code),
- » The name and practice number of your referring doctor,
- » The name and practice number of the specialist to whom you are referred, and
- » Any other related documents as may be required.

Once your request has been processed and approved, you will then be sent your authorisation number on your mobile by SMS and email where applicable.

Administrative and Client services are attended to during business hours from:

MONDAYS TO FRIDAYS

08:00 - 17:30

SATURDAYS

08:00 - 13:00

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)

Client Service Call Centre:	0861 083 084
Client Service Please Call Me:	060 070 2095
WhatsApp:	060 070 2094

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

COUNCIL FOR MEDICAL SCHEMES

Tel: **0861 123 267**
E-mail: **support@medicalschemes.co.za**
complaints@medicalschemes.co.za
Website: **www.medicalschemes.co.za**



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