

## ABOUT THE ACTIVATOR OPTION

THE ACTIVATOR OPTION is a forward-thinking, value-for-money choice, designed for individuals and families who want more than just treatment, but want prevention and wellness as part of their cover.

It speaks to concerns about lifestyle diseases and long-term health risks by offering proactive health monitoring and personalised support. What sets it apart is its integration of technology and wellness

through the "Healthy Me" programme, making it ideal for people who want to actively manage and improve their health.

This is a plan for the health-conscious, for those who want to stay ahead of illness and use innovation to unlock better living, rather than waiting until a crisis strikes.

## DIGITAL HEALTH MADE SIMPLE WITH UMVUZO HEALTH

At Umvuzo Health, we make it easy for members to connect, access care, and stay informed — anytime, anywhere. Our digital platforms put your healthcare in your hands, giving you more choice, greater convenience, and the confidence of knowing support is always within reach.

#### **UMVUZO CARE APP (VIRTUAL CONSULTATION PLATFORM)**

Your doctor's room — in your pocket. With the Care App, members can connect directly with healthcare professionals for consultations from the comfort of home, at work, or while travelling. It saves time, reduces costs, and ensures you receive trusted guidance without unnecessary delays.

Whether it's a quick check-in for a minor concern or professional advice for ongoing health, the Care App makes quality care accessible whenever you need it most.

Download the Umvuzo Care App Today!

#### **UMVUZO HEALTH MEMBER APP**

Our member app is your all-in-one health companion. It gives you convenient access to your membership card, membership details, and available balances at a glance. You can request authorisations, track claims, and manage your health information easily and securely — empowering you to take control of your healthcare journey.

With everything at your fingertips, the App simplifies your healthcare experience and helps you make the most of your benefits without the stress of paperwork or long calls.

Download the Umvuzo Health Member App Today!

#### **UMVUZO WHATSAPP CHANNEL**

Healthcare updates, at your fingertips.

Simple, fast, and familiar. Our WhatsApp channel offers a direct line for updates, support, and quick access to Scheme information. Members can

engage with us on a platform they already use daily, making healthcare communication as easy as chatting with a friend. From reminders, important announcements and health





- \*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 though the Umvuzo Care App- even if your day-to-day benefits are depleted



## DENTAL CARE (STAND-ALONE BENEFIT)

- » Cover of R5 700 per beneficiary per year, which includes:
  - Consultations
  - Cleaning, Preventative & Fluoride Treatment
  - Scaling & Polishing
  - Fillings
  - Wisdom Teeth Extraction
  - Dentures
  - Crowns
  - Bridges



## PREVENTION & SCREENINGS

Benefits available from selected pharmacies:

- » 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

All procedures must be pre-authorised



#### **FEMALE HEALTH**

- » Oral contraceptives covered to R210 per registered female per month
- » Pap smear
- » Mammogram\*
- » Laparoscopic Sterilisation\*
- » HPV

\* These services must be pre-authorised



#### **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\*

OVER THE COUNTER

Cover of R1 800 per beneficiary

per year, and a maximum of R200

(STAND-ALONE BENEFIT)

**MEDICATION** 

per event

» 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 R7 800 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 315 per beneficiary
- » 100% of the costs of clear lenses (single/bi-focal/multi-focal)
- » Contact lenses limited to R2 085

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.



#### 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
- » 2x 2D Ultrasound Scans
- » Prenatal Vitamins (iron, calcium and folic acid) for the duration of the pregnancy – according to formulary
- » The expectant mother must register on the maternity care plan to receive these additional benefits
- » Maternity Bag

Benefits will be pro-rated/apportioned according to the stage of the pregnancy at the time of registration.

## 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 000 per family per year
  - Back/leg/arm/neck support
  - Crutches after surgerySurgical footwear post surgery
  - Respiratory oxygen, diabetic-and stoma aids continually essential for the medical treatment



## 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)

- » R9 900 per family per year
  - Occupational Therapy
  - Dieticians
  - Speech Therapy & Audiology
  - Physiotherapy, Chiropractors and Biokinetics
  - Podiatry
  - Psychology
- Homeopathy
- Nurse visits covered up to R200 per visit
- Social and Community Workers

Maximum 60 minutes



#### 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) R46 900
- Functional Items and Recuperative Prosthesis (K-wires, plates, screws, lenses, slings and hearing aids) R15 600
- Joint Replacements R48 900
- Major Musculoskeletal Prosthesis & Spinal Procedures R29 200



#### **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



#### **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



#### **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 encouraged 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 has to be applied for by completing the prescribed form 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 PROGRAMMES**

- Our Disease Management Programmes are structured treatment plans that aim to help our members diagnosed with chronic conditions better manage their disease, and maintain and improve quality of life.
- The main aim of our programmes is to reduce the symptoms associated with a chronic disease and keep them from getting worse. Through these programmes we also aim to improve cooperation between the various specialists and institutions that provide care for our members, such as family and specialist doctors, hospitals and rehabilitation centers. This is meant to ensure that the individual treatment steps are well coordinated.

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

- Chronic Renal Disease
- Addison's Disease
- Asthma
- Bronchiectasis
- Cardiac Failure
- Cardiomyopathy
- Chronic Obstructive Pulmonary Disorder
- Coronary Artery Disease
- Crohn's Disease
- Diabetes Insipidus

- Diabetes Mellitus Types 1 & 2
- Dysrhythmias
- Epilepsy
- Bipolar Mood Disorder
- Hypothyroidism
- Hypertension
- Glaucoma
- Haemophilia Ulcerative Colitis
- Systemic lupus Erythematosus
- Schizophrenia

- » Rheumatoid Arthritis
- Parkinson's Disease
- Hyperlipidaemia
- Multiple Sclerosis

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.

# WHAT IS THE MONTHLY COST?



MAIN MEMBER R3 250.00



PER ADULT DEPENDANT

R3 055.00

PER CHILD DEPENDANT

R977.00

# MONTHLY CONTRIBUTIONS

SINGLE MEMBER



CONTRIBUTION R3 250.00

**DUAL PARENT FAMILY** 



R6 305.00



R7 282.00



R8 259.00



R9 236 00

SINGLE PARENT FAMILY

CONTRIBUTION

**CONTRIBUTION** 



R4 227.00



R5 204.00



R6 181.00



R7 158.00

## DAY-TO-DAY BENEFIT BREAKDOWN

|             |                                  |   | 222   | 2222  |
|-------------|----------------------------------|---|---|---|
| MAIN MEMBER | MAIN MEMBER +<br>ADULT DEPENDANT | MAIN MEMBER +<br>ADULT DEPENDANT +<br>CHILD DEPENDANT x 1 | MAIN MEMBER +<br>ADULT DEPENDANT +<br>CHILD DEPENDANT x 2 | MAIN MEMBER +<br>ADULT DEPENDANT +<br>CHILD DEPENDANT x 3 |
| R5 400      | R9 060                           | R11 580   | R14 100   | R16 620   |

|            | MAIN MEMBER | ADULT DEPENDANT | CHILD DEPENDANT X 1 | CHILD DEPENDANT X 2 | CHILD DEPENDANT X 3 | TOTAL FAMILY BENEFIT |
|------------|-------------|-----------------|---------------------|---------------------|---------------------|----------------------|
| М          | R5 400      |                 |                     |                     |                     | R5 400               |
| M + A      | R9 060      | R3 660          |                     |                     |                     | R9 060               |
| M + A + 1C | R11 580     | R3 660          | R2 520              |                     |                     | R11 580              |
| M + A + 2C | R14 100     | R3 660          | R2 520              | R2 520              |                     | R14 100              |
| M + A + 3C | R16 620     | R3 660          | R2 520              | R2 520              | R2 520              | R16 620              |

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

24/7/365 Authorisation Call Centre: 0861 083 084

Medical emergency services (Netcare 911): 24-hour Pre-authorisation Call Centre: Hospital and Specialist Please Call Me: Pre-authorisation email address: Chronic Disease registration: Maternity Care Plan registration:

082 911 0861 083 084 060 070 2352 auth@rxhealth.co.za chronic@rxhealth.co.za 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 Δfrican 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** 

-mail: support@medicalschemes.com complaints@medicalschemes.com

Website: www.medicalschemes.com