

A photograph of a Black man and a young boy laughing and playing in a park. The man is lifting the boy, and both are looking up and smiling broadly. The background shows green trees and a clear sky. The image is framed by yellow geometric shapes: a large triangle on the left and a curved shape on the bottom right.

2027
BENEFIT
CHANGES

 **UMVUZO**
HEALTH
REWARDING LIFE

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.

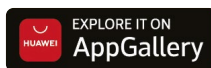
UMVUZO CARE APP

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 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 the Umvuzo WhatsApp Channel



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.



THE 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.

ULTRA AFFORDABLE OPTION

BENEFIT DESCRIPTION	% INCREASE	NEW RAND VALUE BENEFIT
Vascular prosthesis	3.90%	R33 660
Functional prosthesis	3.90%	R11 532
Joint replacements	3.90%	R37 200
Major musculoskeletal prosthesis	4.00%	R22 980
Appliances	4.00%	R 9 360
OTC Medication per event per beneficiary	6.10%	R 175
Supplementary	3.90%	R 4 260
OTC Medication per beneficiary per year	6.30%	R 840
Dental services per beneficiary per year	3.90%	R 4 260
Salary band	4.50%	R11 500

2027 CONTRIBUTION CHANGES

ULTRA AFFORDABLE INCOME BELOW R11 500	2027 MONTHLY CONTRIBUTION	INCREASE PER MONTH
Principal member	R1 697	R133
Adult dependant	R1 697	R133
Child dependant <25	R 822	R 64

2027 CONTRIBUTION CHANGES

ULTRA AFFORDABLE INCOME ABOVE R11 500	2027 MONTHLY CONTRIBUTION	INCREASE PER MONTH
Principal member	R2 498	R196
Adult dependant	R2 498	R196
Child dependant <25	R 997	R 78

8.50% AVERAGE CONTRIBUTION INCREASE**SUBJECT TO REGISTRAR OF MEDICAL SCHEMES APPROVAL**

STANDARD OPTION

BENEFIT DESCRIPTION	% INCREASE	NEW RAND VALUE BENEFIT
Vascular prosthesis	3.80%	R 42 360
Functional prosthesis	4.00%	R 14 040
Joint replacements	3.90%	R 47 460
Major musculoskeletal prosthesis	4.00%	R 28 500
Appliances	4.00%	R14 040
OTC Medication per event per beneficiary	5.60%	R 190
OTC Medication limit per beneficiary	4.80%	R 996
Supplementary	3.90%	R 8 520
Dental services per beneficiary per year	4.10%	R 5 100

2027 CONTRIBUTION CHANGES

DESCRIPTION	2027 MONTHLY CONTRIBUTION	INCREASE PER MONTH
Principal member	R3 370	R264
Adult dependant	R 3 200	R251
Child dependant <25	R 1 022	R 80

8.50% AVERAGE CONTRIBUTION INCREASE**SUBJECT TO REGISTRAR OF MEDICAL SCHEMES APPROVAL**

ACTIVATOR OPTION

BENEFIT DESCRIPTION	% INCREASE	RAND VALUE BENEFIT
Vascular prosthesis	3.90%	R48 720
Functional prosthesis	3.80%	R16 200
Jointreplacements	3.80%	R50 760
Major musculoskeletal prosthesis	4.00%	R30 360
*Appliances	3.80%	R13 500
*OTC Medication limit per beneficiary	5.30%	R 1 896
*OTC Medication per event per beneficiary	5.00%	R 210
*Supplementary	3.90%	R10 284
*Radiology and pathology out of hospital	3.80%	R 8 100
*Dental services per beneficiary per year	4.00%	R 5 928

*ALL THESE BENEFITS ARE “STAND-ALONE” AND ARE NOT PAID FROM THE DAY-TO-DAY BENEFITS.

ANNUAL DAY-TO-DAY BENEFITS

DESCRIPTION	% INCREASE	RAND VALUE BENEFIT
Principal member	4.00%	R5 616
Adult dependant	3.90%	R3 804
Child dependant <25	3.80%	R2 616

2027 CONTRIBUTION CHANGES

DESCRIPTION	2027 MONTHLY CONTRIBUTION	INCREASE PER MONTH
Principal member	R3 526	R276
Adult dependant	R3 315	R260
Child dependant <25	R1 060	R 83

8.50% AVERAGE CONTRIBUTION INCREASE**SUBJECT TO REGISTRAR OF MEDICAL SCHEMES APPROVAL**

SUPREME OPTION

BENEFIT DESCRIPTION	% INCREASE	NEW RAND VALUE BENEFIT
Vascular prosthesis	3.90%	R54 840
Functional prosthesis	4.00%	R19 560
Joint replacements	3.90%	R54 840
Major musculoskeletal prosthesis	3.90%	R32 820
*Appliances	4.10%	R14 160
*Specialised Dentistry per beneficiary	3.80%	R 8 100
*OTC Medication limit per beneficiary	4.20%	R 2 760
*OTC Medication per event per beneficiary	4.50%	R 230
*Radiology and pathology out of hospital	3.90%	R13 920
*Supplementary	4.10%	R12 600

*ALL THESE BENEFITS ARE "STAND-ALONE" AND ARE NOT PAID FROM THE FAMILY BENEFITS.

ANNUAL FAMILY BENEFITS

DESCRIPTION	% INCREASE	NEW RAND VALUE BENEFIT
Principal member	3.90%	R12 840
Adult dependant	3.90%	R10 344
Child dependant <25	4.00%	R 5 304

2027 CONTRIBUTION CHANGES

DESCRIPTION	2027 MONTHLY CONTRIBUTION	INCREASE PER MONTH
Principal member	R4 044	R317
Adult dependant	R3 801	R298
Child dependant <25	R1 214	R 95

8.50% AVERAGE CONTRIBUTION INCREASE**SUBJECT TO REGISTRAR OF MEDICAL SCHEMES APPROVAL**



EXTREME OPTION		
BENEFIT DESCRIPTION	% INCREASE	NEW RAND VALUE BENEFIT
Vascular prosthesis	3.80%	R70 920
Functional prosthesis	4.00%	R25 260
Joint replacements	3.80%	R70 920
Major musculoskeletal prosthesis	3.80%	R42 780
*Appliances	4.10%	R16 140
*Specialised dentistry per beneficiary	3.90%	R16 320
*OTC Medication limit per beneficiary	4.50%	R 3 480
*OTC medication per event per beneficiary	5.30%	R 300
*Radiology and pathology out of hospital	4.10%	R18 120
*Supplementary	3.90%	R15 480

*ALL THESE BENEFITS ARE “STAND-ALONE” AND ARE NOT PAID FROM THE FAMILY BENEFITS.

ANNUAL FAMILY BENEFITS

DESCRIPTION	% INCREASE	NEW RAND VALUE BENEFIT
Principal member	3.90%	R14 772
Adult dependant	4.20%	R11 940
Child dependant <25	4.00%	R 5 928

2027 CONTRIBUTION CHANGES

DESCRIPTION	2027 MONTHLY CONTRIBUTION	INCREASE PER MONTH
Principal member	R5 298	R415
Adult dependant	R4 980	R390
Child dependant <25	R1 617	R127

8.50% AVERAGE CONTRIBUTION INCREASE

UMVUZO HEALTH'S AVERAGE INCREASE FOR 2027 IS 8.50%

SUBJECT TO REGISTRAR OF MEDICAL SCHEMES APPROVAL

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