

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

All your benefits, in your pocket.

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 tips to quick answers about your membership, WhatsApp keeps you connected to Umvuzo Health in a way that fits seamlessly into your everyday life.

Scan the QR code to join Umvuzo's WhatsApp Channel!





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 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.

ULTRA AFFORDABLE OPTION		
BENEFIT DESCRIPTION	% INCREASE	NEW RAND VALUE BENEFIT
Vascular prosthesis	4.52%	R32 400
Functional prosthesis	4.72%	R11 100
Joint replacements	4.68%	R35 800
Major musculoskeletal prosthesis	4.74%	R22 100
Appliances	4.65%	R 9 000
OTC Medication per event per beneficiary	6.45%	R 165
Supplementary	5.13%	R 4100
OTC Medication per beneficiary per year	5.33%	R 790
Dental services per beneficiary per year	5.13%	R 4 100
Salary band	4.76%	R11 000

2026 CONTRIBUTION CHANGES

ULTRA AFFORDABLE INCOME BELOW R11 000	2026 MONTHLY CONTRIBUTION	INCREASE PER MONTH
Principal member	R1 564	R128
Adult dependant	R1 564	R128
Child dependant <25	R 758	R 35

2026 CONTRIBUTION CHANGES

ULTRA AFFORDABLE INCOME ABOVE R11 000	2026 MONTHLY CONTRIBUTION	INCREASE PER MONTH
Principal member	R2 302	R188
Adult dependant	R2 302	R188
Child dependant <25	R 919	R 43

8.52% AVERAGE CONTRIBUTION INCREASE

STANDARD OPTION		
BENEFIT DESCRIPTION	% INCREASE	NEW RAND VALUE BENEFIT
Vascular prosthesis	4.88%	R40 800
Functional prosthesis	5.47%	R13 500
Joint replacements	4.58%	R45 700
Major musculoskeletal prosthesis	4.58%	R27 400
Appliances	5.47%	R13 500
OTC Medication per event per beneficiary	5.88%	R 180
OTC Medication limit per beneficiary	5.56%	R 950
Supplementary	5.13%	R 8 200
Dental services per beneficiary per year	5.38%	R 4900

2026 CONTRIBUTION CHANGES

DESCRIPTION	2026 MONTHLY CONTRIBUTION	INCREASE PER MONTH
Principal member	R3 106	R254
Adult dependant	R2 949	R241
Child dependant <25	R 942	R 44

8.21% AVERAGE CONTRIBUTION INCREASE

ACTIVATOR OPTION		
BENEFIT DESCRIPTION	% INCREASE	RAND VALUE BENEFIT
Vascular prosthesis	4.22%	R46 900
Functional prosthesis	4.00%	R15 600
Joint Replacement	4.04%	R48 900
Major Musculoskelital prosthesiS	4.29%	R29 200
*Appliances	4.00%	R13 000
*OTC Medication limit per beneficiary	5.88%	R 1 800
*OTC Medication per event per beneficiary	5.26%	R 200
*Supplementary	4.21%	R 9 900
*Radiology and pathology out of hospital	4.00%	R 7800
*Dentistry (Per Beneficiary)	5.56%	R 5 700

^{*}ALL THESE BENEFITS ARE "STAND-ALONE" AND ARE NOT PAID FROM THE DAY-TO-DAY BENEFIT.

ANNUAL DAY-TO-DAY BENEFIT*

DESCRIPTION	% INCREASE	RAND VALUE BENEFIT
Principal member	4.65%	R5 400
Adult dependant	5.17%	R3 660
Child dependant <25	5.00%	R2 520

2026 CONTRIBUTION

DESCRIPTION	2026 MONTHLY CONTRIBUTION	INCREASE PER MONTH
Principal member	R3 250	R255
Adult dependant	R3 055	R239
Child dependant <25	R 977	R 42

7.88% AVERAGE CONTRIBUTION INCREASE

SUPREME OPTION		
BENEFIT DESCRIPTION	% INCREASE	NEW RAND VALUE BENEFIT
Vascular prosthesis	4.55%	R52 800
Functional prosthesis	5.03%	R18 800
Joint replacements	4.55%	R52 800
Major musculoskeletal prosthesis	4.64%	R31 600
*Appliances	4.62%	R13 600
*Specialised Dentistry per beneficiary	4.00%	R 7 800
*OTC Medication limit per beneficiary	6.00%	R 2 650
*OTC Medication per event per beneficiary	4.76%	R 220
*Radiology and pathology out of hospital	4.69%	R13 400
*Supplementary	5.22%	R12 100

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

ANNUAL FAMILY BENEFIT

DESCRIPTION	% INCREASE	NEW RAND VALUE BENEFIT
Principal member	4.57%	R12 360
Adult dependant	5.06%	R 9 960
Child dependant <25	6.25%	R 5 100

2026 CONTRIBUTION CHANGES

DESCRIPTION	2026 MONTHLY CONTRIBUTION	INCREASE PER MONTH
Principal member	R3 727	R292
Adult dependant	R3 503	R274
Child dependant <25	R1 119	R 48

7.60% AVERAGE CONTRIBUTION INCREASE

EXTREME OPTION		
BENEFIT DESCRIPTION	% INCREASE	NEW RAND VALUE BENEFIT
Vascular prosthesis	4.59%	R68 300
Functional prosthesis	4.74%	R24 300
Joint replacements	4.59%	R68 300
Major musculoskeletal prosthesis	4.57%	R41 200
*Appliances	4.73%	R15 500
*Specialised dentistry per beneficiary	4.67%	R15 700
*OTC Medication limit per beneficiary	5.71%	R 3 330
*OTC medication per event per beneficiary	5.56%	R 285
*Radiology and pathology out of hospital	4.82%	R17 400
*Supplementary	4.93%	R14 900

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

ANNUAL FAMILY BENEFIT

DESCRIPTION	% INCREASE	NEW RAND VALUE BENEFIT
Principal member	5.33%	R14 220
Adult dependant	4.95%	R11 460
Child dependant <25	5.56%	R 5 700

2026 CONTRIBUTION CHANGES

DESCRIPTION	2026 MONTHLY CONTRIBUTION	INCREASE PER MONTH
Principal member	R4 883	R383
Adult dependant	R4 590	R360
Child dependant <25	R1 490	R 64

7.66% AVERAGE CONTRIBUTION INCREASE

UMVUZO HEALTH'S AVERAGE INCREASE FOR 2025 IS 7.99%

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