

20 / 25



UMVUZO
HEALTH
REWARDING LIFE

REGISTRATIONS/ACCREDITATIONS:

Umvuzo Health is registered with the Council of Medical Schemes
Registration number 1597



CONTENT

02 PRIVATE HEALTHCARE
IN SOUTH AFRICA

05 WHO WE ARE

06 SCHEME
MANAGEMENT

07 SCHEME
ADMINISTRATION

08 OUR PRODUCTS

PRIVATE HEALTHCARE IN SOUTH AFRICA

We give members access to everything that rewards their lives. We go the extra mile.

In South Africa, despite initiatives aimed at creating affordable low-cost healthcare, medical schemes have remained inaccessible to a large majority of South Africans.

At Umvuzo Health, we strive to be a medical aid for 'the people,' meaning that we are out to change this dynamic in our country with versatile tailor-made offerings making it accessible for all employer groups.

Offering your employees a medical aid option has great benefits:

- Improved employee wellness and workplace productivity,
- Boosting employee morale,
- Decreased absenteeism,
- Tax rebates,
- Better relations with organised labour, and
- Decreased requests for advances and loans, which are often used for the payment of medical services.

The benefits of offering your employees a medical aid are endless. It is finding the correct fit which is vital. Because we spend time in understanding the needs of our members and your employees, we are able to offer the right fit for companies and their employees.



We are dedicated to making healthcare more accessible to employer groups and taking each member's hand along this journey.

BACKGROUND

Since Umvuzo Health's inception in 2004 it has always been our aim to reward life. Umvuzo Health is a Nguni word, with its very meaning being 'reward.' We are far more than a medical aid. We were created on the foundation of being a medical aid for the people, with the vision to reward life.

We work closely with our clients, brokers and consultants to maintain close relationships and to keep evolving and innovating with changing needs. Our 95% retention rate is clear evidence that indeed, we keep close ties with our members, their representatives, employers, brokers and all stakeholders to ensure we continue understanding the changing needs of our members.

It is important for us to make healthcare more accessible to companies and their employees. By doing this, greater work ethic is created with decreased absenteeism creating a positive environment.

OUR SOLUTION

Constant innovation has taken place right from the start for us to stay abreast with the people's needs and the industry trends. With this research we are able to offer the best solution because we understand our market. Our solutions consistently open the doors to private healthcare for individuals who were previously uncovered by a medical aid.

In fact, over 60% of Umvuzo Health's members were previously uncovered by a medical scheme.



We are a restricted Scheme that was registered with the Council of Medical Schemes on 1 July 2004. We are restricted only to employer groups and their respective employees within the following industries and sectors:



MINING SECTOR



FOOD SECTOR



STEEL SECTOR



RETAIL SECTOR



TRANSPORT



HOSPITALITY



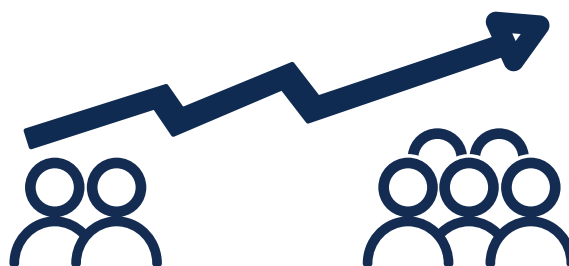
EDUCATION

WHO WE ARE

WE ARE A SELF ADMINISTERED SCHEME

We take ultimate responsibility for everything.

We like to keep matters in our own hands and due to the Schemes' restrictive criteria, anti-selection provides corporate employer groups with an opportunity to participate in a responsible medical scheme environment. The risk is well managed through cross subsidisation which enables us to offer affordable premiums yet maintaining the quality of healthcare to our members.



Our increasing membership base bears testimony to a Scheme that is fulfilling a promise. We are known to listen, show humanity and to simply be there for our members. With this unique offering, we walk with confidence together with our members on this journey.

We are all inclusive. Our Board of Trustees consists out of a dynamic mix of representatives elected by the members themselves.

WHO MANAGES UMVUZO?

With the aim of being all inclusive, members enjoy 100% representation on the Board of Trustees. This Board of Trustees (BOT) is elected every three years at our Annual General Meeting and is fully represented by members of the Scheme. As the members themselves elect the BOT, a dynamic mix of representatives and employer groups are chosen.

Along with the BOT, an appointed Principal Officer manages the affairs of the Scheme.



We have a hands-on approach.
We take full responsibility for everything.

WHO ADMINISTERS THE SCHEME?

We are self-administered, ultimately taking full responsibility for everything. The great advantage of being self-administered ensures that the administrative duties are performed cost effectively.

This approach enables us to take full control and to use the bulk of the member's premium towards the benefits of the members.

We make use of the Medstar System, maintained by MIP Holdings, and audited by the Council of Medical Schemes.

The system used integrates the following modules:



ACTIVATOR

The **ACTIVATOR OPTION** is a hybrid option designed for younger people entering the medical aid market for the first time. It is ideal for single people as well as young couples with healthy lifestyles. It provides unlimited consultations at the member's own nominated GP of choice. This member-nominated GP must be consulted for all ailments and must be the one to make referrals for other medical interventions, if and when necessary, by the member. Additionally members have access to the Umvuzo Digital Platform for virtual consultations with nurses and GPs.

Furthermore, baskets of benefits are available for all other services. This is how we ensure better and coordinated healthcare outcomes for our members and the option's continued affordability. Members have access to all private hospital groups countrywide, ensuring cover wherever you may be.

STANDARD

The **STANDARD OPTION** is a comprehensive option with generous benefits on all levels to suit the healthcare needs of the entire family.

At the primary level, members have access to healthcare services through a combination of virtual and face-to-face consultations with primary healthcare providers. For further medical interventions that may be required, the primary healthcare provider (GP) will refer the member to the appropriate specialisation.

The Standard Option offers extensive secondary and tertiary benefits to ensure security for every family.

ULTRA AFFORDABLE

The **ULTRA AFFORDABLE OPTION** is our entry benefit option specifically designed for young people or those entering the medical aid market for the first time. It offers a good balance of essential health care services at an affordable price, making it an excellent choice for lower income earners. At the primary level, members have access to healthcare services through a combination of virtual and face-to-face consultations with primary healthcare providers. For further medical interventions that may be required, the primary healthcare provider (GP) will refer the member to the appropriate specialisation.

These primary benefits are further topped by secondary and tertiary benefits for full healthcare coverage.

ULTRA AFFORDABLE VALUE

The **ULTRA AFFORDABLE VALUE OPTION** is an entry benefit option specifically designed for the younger generation who embrace technology and innovation to improve access to healthcare. Members on this option access the primary care (such as GPs and nurses) through the Umvuzo Digital Platform. This app-based virtual consultation platform allows members to consult healthcare providers in the comfort of their homes or places of work. Only through the Umvuzo Digital Platform can the members be referred for in-person GP consultations when required. For further medical interventions that may be required, the primary healthcare provider (GP) will refer the member to the appropriate specialisation.

These primary benefits are further topped by secondary and tertiary benefits for full healthcare coverage.

SUPREME

The **SUPREME OPTION** is our best-selling, traditional, fee-for-service option. Members have extensive freedom to choose any provider of choice for their everyday needs. For all these day-to-day needs, ranging from primary to secondary benefits, members are allocated a generous family benefit amount, out of which these services are reimbursed.

Additionally, members enjoy a range of additional benefits such as supplementary and tertiary benefits for full healthcare coverage.

EXTREME

The **EXTREME OPTION** is an outstanding, traditional, fee-for-service option. Members have extensive freedom to choose any provider of choice for their everyday needs. For all these day-to-day needs, ranging from primary to secondary benefits, members are allocated an abundant family benefit, out of which these services are reimbursed.

Additionally, members enjoy exclusive additional benefits such as eye surgery and lavish supplementary and tertiary benefits for full healthcare coverage.



With having your best interests at heart, we have tailor-made Options that suit every stage of your life.



Breaking barriers to healthcare: Starting January 1, 2024, Umvuzo Health opens digital doors for all members, ensuring accessible and convenient medical consultations and treatments from the comfort of your home.

UMVUZO HEALTH DIGITAL PLATFORM

From 1 January 2024, all Umvuzo Health members, regardless of benefit option, will have access to our digital platform, where they can have many of their healthcare needs met.

The availability of digital platforms and new healthcare technologies has made healthcare more accessible and provides an opportunity for us to offer our members several options to access primary healthcare services, specifically medical consultations and/or treatment for minor acute and chronic disease conditions. This is a significant step towards making healthcare even more accessible to you and your registered beneficiaries, especially those who live long distances from the nearest healthcare provider, such as in rural and remote areas. The use of this service is provided Data Free if you access it through the Umvuzo App.

UMVUZO HEALTH DIGITAL PLATFORM

All Umvuzo Health members, regardless of benefit option, have access to our digital platform, where many of their healthcare needs can be met. The availability of digital platforms and new healthcare technologies makes healthcare more accessible and provides an opportunity for us to offer our members several options to access primary healthcare services, specifically medical consultations and treatment for minor acute and management of chronic disease conditions. This is a significant step towards making healthcare even more accessible, especially for those who live long distances from the nearest healthcare provider, such as in rural and remote areas.

HOW TO ACCESS THE UMVUZO CARE APP

- 1 DOWNLOAD THE APP:** Search 'Umvuzo Care' on your mobile phone's app store to download.
- 2 SET UP YOUR PROFILE:** Use your Umvuzo Health membership number and create a password.
- 3 GET STARTED:** Click 'Start Healthcare Session', select the family member who needs the consultation, and begin your consult.

Download the **Umvuzo Digital App** today!

Available on the **App Store** | GET IT ON **Google Play** | EXPLORE IT ON **AppGallery**

USING THE PLATFORM

Here are the options you have on the Umvuzo Digital Platform:

THE ONLINE SYMPTOM CHECKER

Imagine you had a tool that you could use when you are not feeling well. This tool would ask you questions about how you are feeling. For example, if you have a fever, a cough or any other symptom. It would be like having a conversation with an online friend. Based on the outcomes of the online symptom checker, you would be advised of the most appropriate level of care you need, ranging from a nurse to a doctor. This is what the Umvuzo Health Online Symptom Checker will assist you with.

DIRECT VIRTUAL CONSULTATION

This is an option you have on the Umvuzo Digital Platform to choose to consult directly with a healthcare expert. Selecting this option connects you with an available qualified healthcare provider who can assist you with your needs.

As your safety remains a top priority, the online consulting healthcare provider may request more clinical information through a physical examination to ensure a good clinical outcome. Because virtual consultation has limitations and is not always suitable for all health conditions, you will be advised on the Umvuzo Digital Platform when you should consult face-to-face with your own healthcare provider.

ACCESS FROM ANYWHERE

The Umvuzo Digital Platform makes it possible for you and your registered beneficiaries to access healthcare services from the comfort of your homes, work or wherever else you may be, saving you time and money.

Our on-site consultants and specialised contact centre offer support for any member who has difficulty accessing the virtual platform or prefers to be walked through the entire process.

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.

ACTIVE DISEASE MANAGEMENT PROGRAMMES

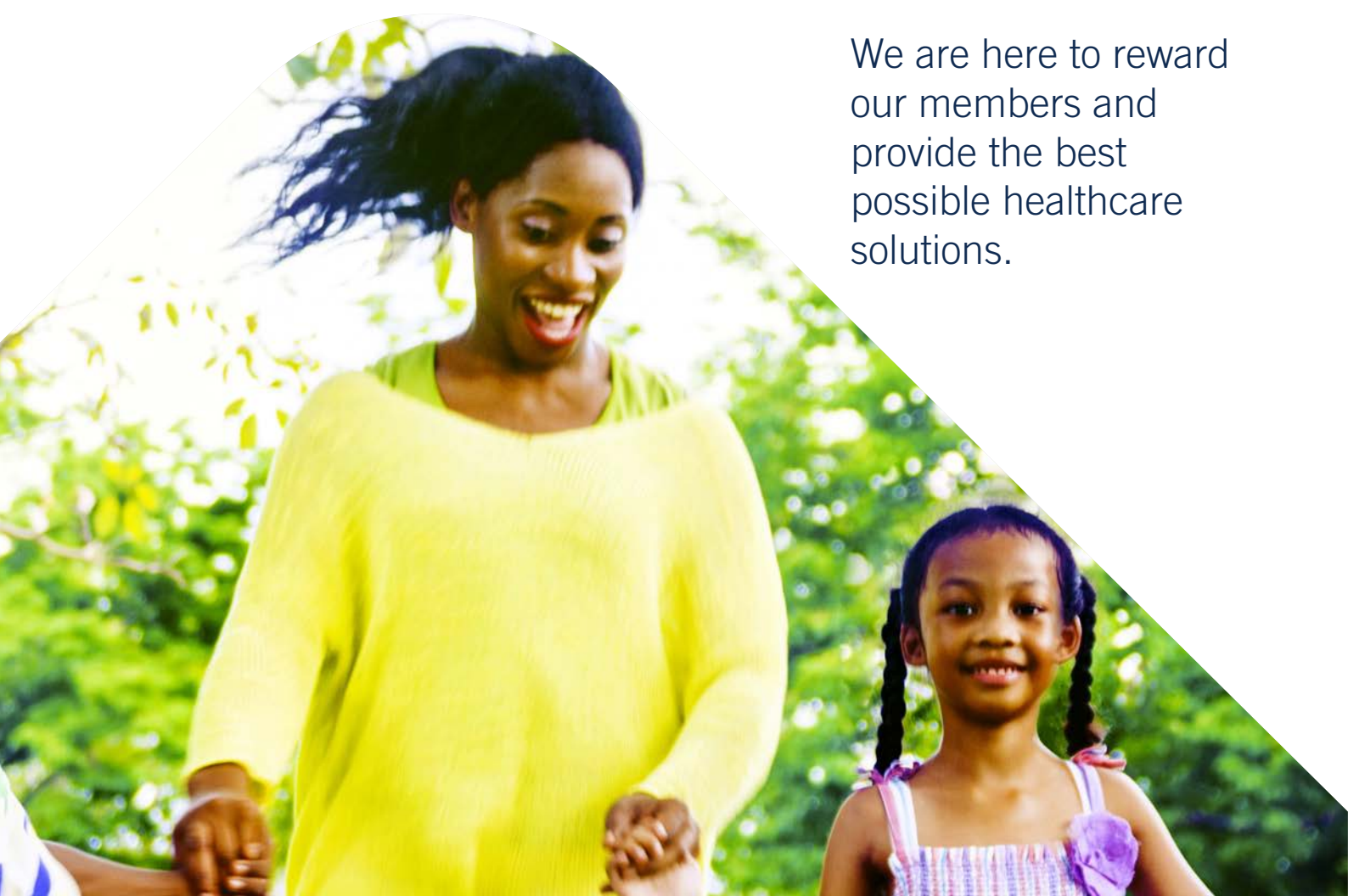
Our Disease Management Programmes are structured treatment plans that aim to help our members diagnosed with chronic conditions better manage their disease, maintain and improve quality of life.

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 26 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
- HIV
- 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.



We are here to reward our members and provide the best possible healthcare solutions.



We are the people's medical Scheme. Always inclusive and flexible in our approach.

LOYALTY PROGRAMME

We pride ourselves in being attuned to our members' needs and are able to offer products and add-on benefits that are truly beneficial to them.

We are very proud of our Phambili Loyalty Programme, as it truly speaks to members and clearly shows that we understand who our members are and what their needs are.

Upon joining, all Umvuzo Health main members qualify for the following:

- One medicine bag per family (this has basic medicines that are usually available over the counter, such as paracetamol, bandages, cough medicine, etc.),
- One medicine bag refill received yearly, and
- Free membership to the Mahala Plan for main members only, which includes accidental death and disability cover.

AFTER SALES SUPPORT

Members are the reason we exist. Because we have taken note of this, every effort and procedure has been put into place to offer the best possible after sales support.

Our call centre is ready to assist 24 hours a day, seven days a week and 365 days a year. For general enquiries, members are assisted during working hours, and for all authorisations, the call centre is open 24/7/365.

To ensure that phone calls are handled to the best of our ability, all calls are recorded. All member interactions are also recorded on the system to ensure that every interaction is captured. In the event of any queries or complaints, we are able to retrieve the call and do thorough investigations. As part of ongoing quality management and control, we also randomly listen to calls to ensure that our agents maintain the highest standards possible and give effective, quality service to our members.

KEY ACCOUNT MANAGERS

We take special care in selecting Key Account Managers. Being professional, positive, connected, reliable, innovative, attentive and approachable are essential when it comes to the way in which we deal with our members and partners.

The Key Account Managers visit our members at their respective work places at predetermined times, and usually with a dedicated person in the Human Resources Department. These dates and times are communicated to the members/employees in advance for them to be able to have an open channel of communication to their Scheme.

Our Key Account Managers have remote access to our systems, which enables them to give on-the-spot feedback on most issues.

With our approachable nature and positive outlook, we can see beyond any obstacle.

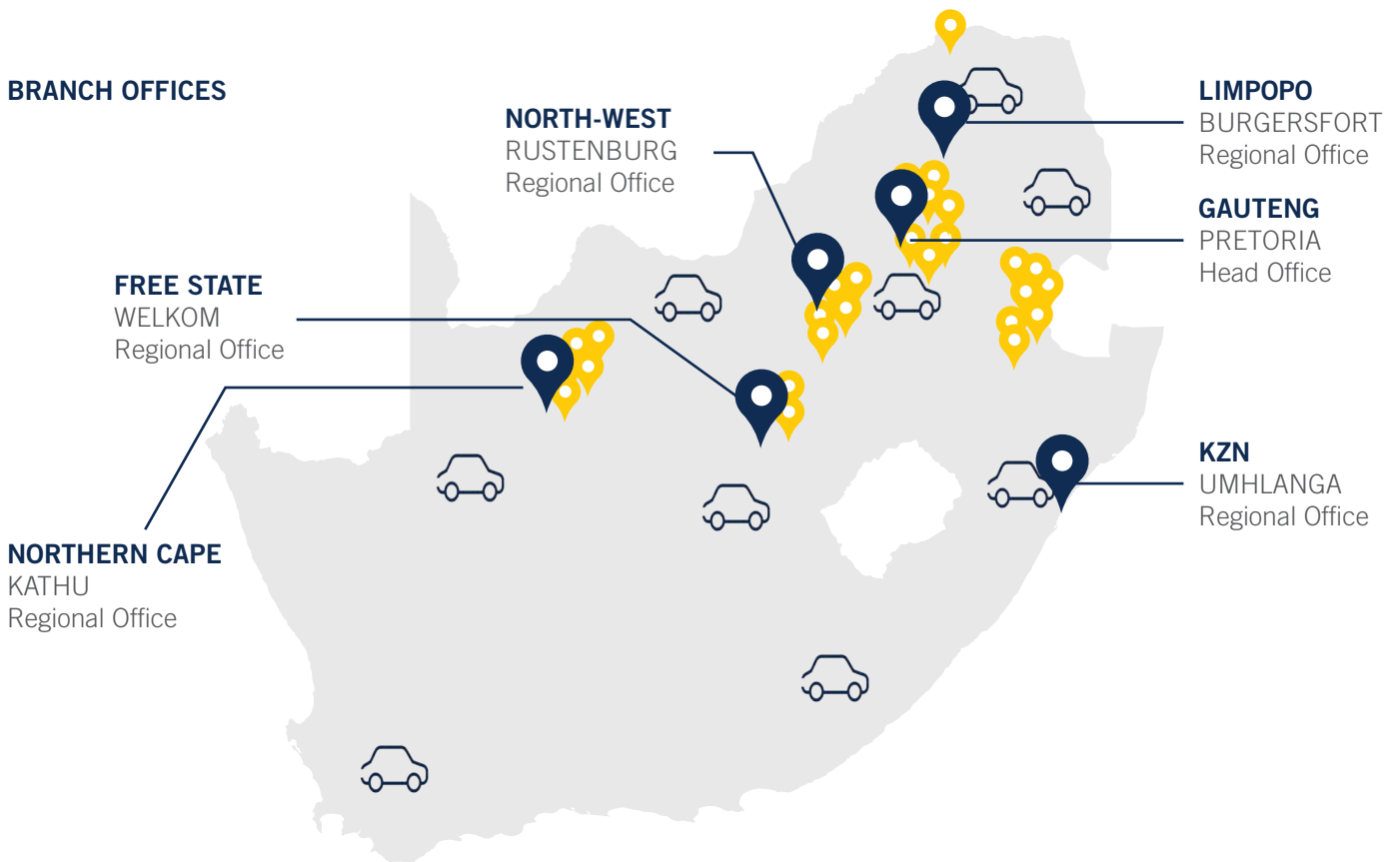


Our national footprint gives members easy access to any queries or on-the-spot assistance.

SATELLITE OFFICES

We like to be close to our members and give hands-on advice. That is why we operate in (almost) every corner of the country. These offices are fully equipped and members who visit them are assisted with any queries they might have. The representatives at these offices have direct access to our Head Office for any additional support.

BRANCH OFFICES



10 Roaming Key Account Managers

26 On-Site Offices

6 Regional Offices

HEAD OFFICE:

Building D, Alenti Office Park,
457 Witherite Road, The Willows,
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Rustenburg, 0299

LIMPOPO:

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