# 2026 SUPREME BENEFIT GUIDE

UMVUZO HEALTH

REWARDING LIFE

# ABOUT THE SUPREME OPTION

**THE SUPREME OPTION** is our best-selling offering, appealing to members who want freedom of choice and flexibility.

It addresses concerns about access and quality of care by giving members a wide scope of cover and extensive family benefits.

Its standout feature is the combination of traditional fee-for-service freedom with strong safety nets, making it a great fit for households that value choice and robust protection.

This option is trusted by many because it delivers both freedom and structure, while ensuring reliable cover across a wide range of health needs.

# 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!**

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

### 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!**

***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 PRACTITIONER & SPECIALIST VISITS
**(SUBJECT TO FAMILY BENEFITS)**

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

**Specialists are paid up to 125% of Scheme tariffs for non-PMBs**

## DENTAL CARE
**(SUBJECT TO FAMILY BENEFITS)**

- Consultations
- Cleaning, Preventative & Fluoride Treatment
- Scaling & Polishing
- Fillings
- Wisdom Teeth Extraction
- Dentures
- Crowns
- Bridges

## 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

**All procedures must be pre-authorised**

## FEMALE HEALTH

- Oral contraceptives cover of up to **R210** per registered female per month
- Pap smear
- Mammogram*
- Laparoscopic Sterilisation*
- HPV

*** 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.**

- 5 visits to the GP or Gynaecologist
- Additional blood and urine tests as required
- 3 x 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.**

## OVER-THE-COUNTER MEDICATION
**(STAND-ALONE BENEFIT)**

- Cover of **R220** per event, per beneficiary
- Maximum of **R2 650** per beneficiary per year

## MEDICATION

- **Prescribed:** Restricted acute formulary medication paid out of risk benefits (not out of Family Benefits)
- Medicine outside of the restricted acute formulary will be paid out of Family Benefits
- **Prescribed:** Chronic Medication unlimited (Subject to 27 CDL PMB conditions as well as selective Hormone Replacement Therapy (HRT) and Disease Management Programme registration
- Members will be liable for the difference in price between the formulary product and own choice product

### ADDITIONAL CHRONIC MEDICATION (FORMULARY)
**(SUBJECT TO FAMILY BENEFITS)**

- **Scripted:** 9 additional chronic conditions subject to available funds in the Family Benefit and Disease Management Programme registration
  - Severe Acne
  - Anaemia
  - Severe Eczema
  - Endometriosis
  - Gastro-Oesophageal Reflux Disease
  - Sjogren Disease
  - Celiac Disease
  - Tay-Sachs Disease
  - RP Isomerise Deficiency

## OPTOMETRY
**(STAND-ALONE BENEFIT)**

**Available every 24 months at PPN accredited network providers:**

- 1 consultation per beneficiary
- Frame limited to **R1 575** per beneficiary
- 100% of the costs of clear lenses (single/bi-focal/multi-focal)
- Contact lenses limited to **R2 290**

**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 HOURS VISIT
**(SUBJECT TO FAMILY 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

SCHEME RATES APPLY • STAND-ALONE BENEFITS

## SUPPLEMENTARY BENEFITS

- **R12 100** 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 per consultation**

## MENTAL WELLNESS
**(NO PRE-AUTHORISATION 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.

## SPECIALISED DENTISTRY

- **R7 800** per beneficiary per year
  - Orthodontic, Periodontic and Prosthodontic Treatment
  - Metal Base Dentures
  - Ceramic/Laminated Inlays
  - Gold Inlays

## TERMINAL AND WOUND CARE

- **R10 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

*** These services must be pre-authorised**

## APPLIANCES
**(ORTHOPAEDIC/SURGICAL/MEDICAL)**

- **R13 600** per family per year
  - Back/leg/arm/neck support
  - Crutches
  - Surgical footwear post surgery
  - Diabetic and stoma aids continually essential for the medical treatment

*** These services must be pre-authorised**

## INVESTIGATIONS
**(OUT OF HOSPITAL)**

- Unlimited basic pathology (blood tests) and radiology (X-rays and ultrasounds)
- Additional pathology and radiology services limited to **R13 400** per family per year

## 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.**

*** These services must be pre-authorised**

**UMVUZO ABBREVIATION DICTIONARY**

GP - General Practitioner • DSP - Designated Service Provider • CDL - Chronic Disease List • PMBs - Prescribed Minimum Benefits

# 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) **R52 800**
- Functional Items and Recuperative Prosthesis (K-wires, plates, screws, lenses, slings and hearing aids) **R18 800**
- Joint Replacements **R52 800**
- Major Musculoskeletal Prosthesis & Spinal Procedures **R31 600**

### 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
- 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

**KINDLY NOTE**
- Penalties may apply if authorisation is obtained after treatment.
- The claim may not be paid if pre-authorisation is not obtained.

# 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 PROGRAMME

- Our Disease Management Programme 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
- 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.

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

# WHAT IS THE MONTHLY COST?

| MAIN MEMBER | PER ADULT DEPENDANT | PER CHILD DEPENDANT |
|---|---|---|
| R3 727.00 | R3 503.00 | R1 119.00 |

## MONTHLY CONTRIBUTIONS

### SINGLE MEMBER

CONTRIBUTION
R3 727.00

### DUAL PARENT FAMILY

| | | | | |
|---|---|---|---|---|
| CONTRIBUTION | R7 230.00 | R8 349.00 | R9 468.00 | R10 587.00 |

### SINGLE PARENT FAMILY

| | | | | |
|---|---|---|---|---|
| CONTRIBUTION | R4 846.00 | R5 965.00 | R7 084.00 | R8 203.00 |

## FAMILY 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 |
|---|---|---|---|---|
| R12 360 | R22 320 | R27 420 | R32 520 | R37 620 |

| | MAIN MEMBER | ADULT DEPENDANT | CHILD DEPENDANT X 1 | CHILD DEPENDANT X 2 | CHILD DEPENDANT X 3 | TOTAL FAMILY BENEFIT |
|---|---|---|---|---|---|---|
| M | R12 360 | | | | | R12 360 |
| M + A | R22 320 | R9 960 | | | | R22 320 |
| M + A + 1C | R27 420 | R9 960 | R5 100 | | | R27 420 |
| M + A + 2C | R32 520 | R9 960 | R5 100 | R5 100 | | R32 520 |
| M + A + 3C | R37 620 | R9 960 | R5 100 | R5 100 | R5 100 | R37 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): | **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**
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**complaints@medicalschemes.com**
Website: **www.medicalschemes.com**

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