



2025
BENEFIT
CHANGES



UMVUZO
HEALTH
REWARDING LIFE

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.

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
Internal Medical and Surgical Prostheses	5.08%	-
Appliances	4.88%	R 8 600
OTC Medication per event per beneficiary	6.90%	R 155
Supplementary	5.41%	R 3 900
Out of network GP visits	5.81%	R 1 130
OTC Medication per beneficiary per year	5.63%	R 750
Dental services per beneficiary per year	5.41%	R 3 900
Salary band	5%	R10 500

2025 CONTRIBUTION CHANGES

ULTRA AFFORDABLE INCOME BELOW R10 500	2025 MONTHLY CONTRIBUTION	INCREASE PER MONTH
Principal member	R1 436	R130
Adult dependant	R1 436	R130
Child dependant <25	R 723	R 28

2025 CONTRIBUTION CHANGES

ULTRA AFFORDABLE INCOME ABOVE R10 500	2025 MONTHLY CONTRIBUTION	INCREASE PER MONTH
Principal member	R2 114	R191
Adult dependant	R2 114	R191
Child dependant <25	R 876	R 34

ULTRA AFFORDABLE VALUE OPTION

BENEFIT DESCRIPTION	% INCREASE	NEW RAND VALUE BENEFIT
Internal Medical and Surgical Prostheses	5.08%	-
OTC Medication per beneficiary per year	5.63%	R 750
OTC Medication per beneficiary per event	6.90%	R 155
Dental services per beneficiary per year	5.41%	R 3 900
Supplementary benefits	5.41%	R 3 900
Appliances	4.88%	R 8 600
Salary band	5%	R10 500

2025 CONTRIBUTION CHANGES

ULTRA AFFORDABLE VALUE INCOME BELOW R10 500	2025 MONTHLY CONTRIBUTION	INCREASE PER MONTH
Principal member	R1 402	R199
Adult dependant	R1 402	R199
Child dependant <25	R 673	R 32

2025 CONTRIBUTION CHANGES

ULTRA AFFORDABLE VALUE INCOME ABOVE R10 500	2025 MONTHLY CONTRIBUTION	INCREASE PER MONTH
Principal member	R2 064	R293
Adult dependant	R2 064	R293
Child dependant <25	R 814	R 39

9.44% COMBINED AVERAGE CONTRIBUTION INCREASE FOR ULTRA AFFORDABLE AND ULTRA AFFORDABLE VALUE

SUBJECT TO REGISTRAR OF MEDICAL SCHEMES APPROVAL

STANDARD OPTION		
BENEFIT DESCRIPTION	% INCREASE	NEW RAND VALUE BENEFIT
Internal Medical and Surgical Prostheses	5.14%	-
Appliances	-	R12 200
OTC Medication per event per beneficiary	6.25%	R 170
OTC Medication limit per beneficiary	5.88%	R 900
Supplementary	5.41%	R 7 800
Dental services per beneficiary per year	5.68%	R 4 650

2025 CONTRIBUTION CHANGES

DESCRIPTION	2025 MONTHLY CONTRIBUTION	INCREASE PER MONTH
Principal member	R2 852	R258
Adult dependant	R2 708	R245
Child dependant <25	R 898	R 35

8.92% AVERAGE CONTRIBUTION INCREASE

SUBJECT TO REGISTRAR OF MEDICAL SCHEMES APPROVAL

ACTIVATOR OPTION	
BENEFIT DESCRIPTION	RAND VALUE BENEFIT
Internal Medical and Surgical Prostheses	-
*Appliances	R12 500
*OTC Medication limit per beneficiary	R 1 700
*OTC Medication per event per beneficiary	R 190
*Supplementary	R 9 500
*Radiology and pathology out of hospital	R 7 500
*Dentistry (Per Beneficiary)	R 5 400

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

ANNUAL DAY-TO-DAY BENEFIT*

DESCRIPTION	RAND VALUE BENEFIT
Principal member	R5 160
Adult dependant	R3 480
Child dependant <25	R2 400

2025 CONTRIBUTION

DESCRIPTION	2025 MONTHLY CONTRIBUTION
Principal member	R2 995
Adult dependant	R2 816
Child dependant <25	R 935

SUBJECT TO REGISTRAR OF MEDICAL SCHEMES APPROVAL



SUPREME OPTION		
BENEFIT DESCRIPTION	% INCREASE	NEW RAND VALUE BENEFIT
Internal Medical and Surgical Prostheses	4.99%	-
*Appliances	4.84%	R13 000
*Specialised Dentistry per beneficiary	100%	R7 500
*OTC Medication limit per beneficiary	4.17%	R 2 500
*OTC Medication per event per beneficiary	5.00%	R 210
*Radiology and pathology out of hospital	4.92%	R12 800
*Supplementary	4.55%	R11 500

*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	-	R11 820
Adult dependant	-	R 9 480
Child dependant <25	-	R 4 800

2025 CONTRIBUTION CHANGES

DESCRIPTION	2025 MONTHLY CONTRIBUTION	INCREASE PER MONTH
Principal member	R3 435	R297
Adult dependant	R3 229	R297
Child dependant <25	R1 071	R 41

8.60% AVERAGE CONTRIBUTION INCREASE

SUBJECT TO REGISTRAR OF MEDICAL SCHEMES APPROVAL



EXTREME OPTION		
BENEFIT DESCRIPTION	% INCREASE	NEW RAND VALUE BENEFIT
Internal Medical and Surgical Prostheses	4.98%	-
*Appliances	4.96%	R14 800
*Specialised dentistry per beneficiary	47.60%	R15 000
*OTC Medication limit per beneficiary	5.00%	R 3 150
*OTC medication per event per beneficiary	5.88%	R 270
*Radiology and pathology out of hospital	5.06%	R16 600
*Supplementary	5.19%	R14 200

*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	-	R13 500
Adult dependant	-	R10 920
Child dependant <25	-	R 5 400

2025 CONTRIBUTION CHANGES

DESCRIPTION	2025 MONTHLY CONTRIBUTION	INCREASE PER MONTH
Principal member	R4 500	R389
Adult dependant	R4 230	R365
Child dependant <25	R1 426	R 55

8.67% AVERAGE CONTRIBUTION INCREASE

UMVUZO HEALTH'S AVERAGE INCREASE FOR 2025 IS 8.93%

SUBJECT TO REGISTRAR OF MEDICAL SCHEMES APPROVAL

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