UMVUZO HEALTH



YOUR BENEFITS. YOUR HEALTH. LET'S PROTECT BOTH.

FRAUD, WASTE & ABUSE AWARENESS WEEK | 15 – 21 NOVEMBER 2026

When you visit a doctor, collect medicine, or receive healthcare treatment, **a claim may be submitted to Umvuzo Health**.

But have you checked the claim? Mistakes can happen. A service might be billed twice, you might be charged the wrong amount, or the claim might include treatment you don't recognise.

That's why understanding your claims is important.

At **Umvuzo Health**, we ensure healthcare funds are used responsibly so we can continue to provide our members with meaningful benefits and quality care.

And **you can help us do that**.

During **Fraud, Waste and Abuse Awareness Week**, we're sharing five simple ways to help protect your healthcare benefits.
You don't have to be a healthcare expert. Staying informed, asking questions, and speaking up when something doesn't seem right can make a real difference.

KNOW WHAT'S BEING CLAIMED AGAINST YOUR MEMBERSHIP



You went to the doctor, but do you know what they claimed?

A claim may be submitted against your Umvuzo Health membership for each healthcare visit.

Take a moment to **review your claim statements**. Ensure the dates, healthcare providers, and services match the care you or your dependents received.

If you're not receiving your statements, please ensure we have your email address on file and **download the Umvuzo Health Member App**.

Notice something you don't recognise? Tell us about it.

MORE HEALTHCARE ISN'T ALWAYS BETTER HEALTHCARE



Do you really need to take that test again?

Medical tests and procedures play an important role in diagnosing and treating health conditions, **but sometimes tests are repeated unnecessarily.**

If your healthcare provider recommends another test, it's fine to **ask**:

- What is this test for?
- Have I had this test recently?
- How will these results help determine my treatment?

There may be **sound medical reasons to repeat a test**. Asking questions helps you **better understand your care**.

The goal isn't less healthcare. It's the right healthcare at the right time.

YOUR MEMBERSHIP CARD IS FOR YOU AND YOUR REGISTERED DEPENDANTS



Your medical scheme membership is personal. Keep it that way.

Your **Umvuzo Health membership** gives you and your registered dependants access to **valuable healthcare benefits**.

Protect access by keeping your membership details secure. Never allow anyone **who isn't registered on your membership** to use your medical scheme card or membership number to receive treatment.

If your card or membership information is lost, stolen, or used without your knowledge, **let us know**.

Protecting your membership details helps safeguard your healthcare benefits.

CHECK YOUR MEDICINE. ASK QUESTIONS.



Have you collected your medicine from the pharmacy? Take a moment to check it.

When collecting prescribed medicine, check that you've received the **correct medication and the correct quantity**.

If something looks different from what you expected ask your pharmacist to explain it.

And if you're given **medicine you no longer use** or have at home, discuss it with your doctor or pharmacist before requesting further supplies.

Never stop or change prescribed treatment without professional advice.

Taking medicine safely and as directed protects your health and helps prevent unnecessary waste.

SOMETHING DOESN'T LOOK RIGHT? LET US KNOW.

You don't need to be certain that something is wrong to ask a question.

Perhaps you've noticed a claim for a consultation you don't remember having. Maybe a claim appears twice, or a healthcare provider's name looks unfamiliar.

It doesn't necessarily mean anyone has done anything wrong. Sometimes there is a perfectly reasonable explanation.

But it's always worth checking. Reach out to Umvuzo Health through our official member service channels, and we'll help you understand the claim.

Your questions can help us identify errors, prevent unnecessary costs and protect the benefits we all value.



TOGETHER, WE CAN SAFEGUARD THE BENEFITS THAT MATTER TO YOU AND YOUR FAMILY.

24/7/365 AUTHORISATION CENTRE
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