



**UMVUZO**  
HEALTH  
REWARDING LIFE

**REGISTRATIONS/ACCREDITATIONS:**

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

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# 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



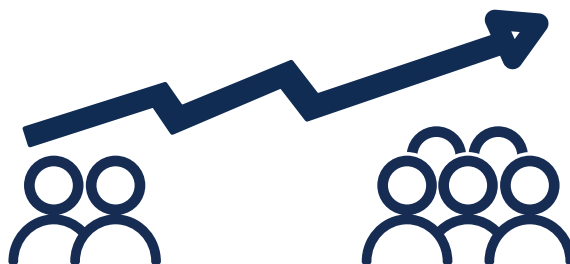
EDUCATION

## 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:



## ULTRA AFFORDABLE

The **ULTRA AFFORDABLE OPTION** is the perfect entry point for young individuals, families just starting out, or those entering the medical aid market for the first time. It balances affordability with essential health cover, addressing the concern of being uninsured without overburdening the budget.

It offers meaningful protection while keeping contributions manageable, making it ideal for people who want peace of mind and security at a price they can handle.

This option is designed to remove the barrier of cost while still opening the door to quality care, giving members confidence that even on a tight budget, their health needs won't be neglected.

## STANDARD

The **STANDARD OPTION** is well-suited for families who want a comprehensive level of cover across primary, secondary, and tertiary care needs.

It addresses the concern of not only day-to-day healthcare costs but also larger, unforeseen medical events. It strikes a balance between offering generous benefits that safeguard the whole family while maintaining flexibility through both virtual and in-person access to care.

It gives families a reliable plan that looks after everyone, providing reassurance that their health needs are well covered.

## ACTIVATOR

The **ACTIVATOR OPTION** is a forward-thinking, value-for-money choice, designed for individuals and families who want more than just treatment, but want prevention and wellness as part of their cover.

It speaks to concerns about lifestyle diseases and long-term health risks by offering proactive health monitoring and personalised support. What sets it apart is its integration of technology and wellness through the "Healthy Me" programme, making it ideal for people who want to actively manage and improve their health.

This is a plan for the health-conscious, for those who want to stay ahead of illness and use innovation to unlock better living, rather than waiting until a crisis strikes.

## SUPREME

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.

## EXTREME

The **EXTREME OPTION** is the top-tier, most extensive cover available, best suited for those who want the reassurance of high limits and exclusive benefits.

It addresses the concerns of individuals and families who do not want to compromise on quality or access, especially when it comes to specialist and advanced healthcare needs.


What makes it stand out is its abundance that goes beyond traditional medical aid to offer elevated levels of cover, exclusive treatments, and wide-ranging protection for every stage of healthcare.

It is the choice for those who value absolute peace of mind, knowing that their healthcare plan goes the extra mile to anticipate, prepare for, and cover even the most demanding health scenarios.





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.



## 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!**



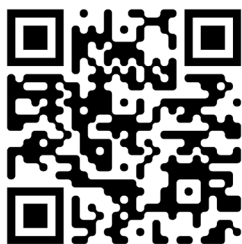
### UMVUZO WHATSAPP CHANNEL

*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!**



### 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!**



# 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.

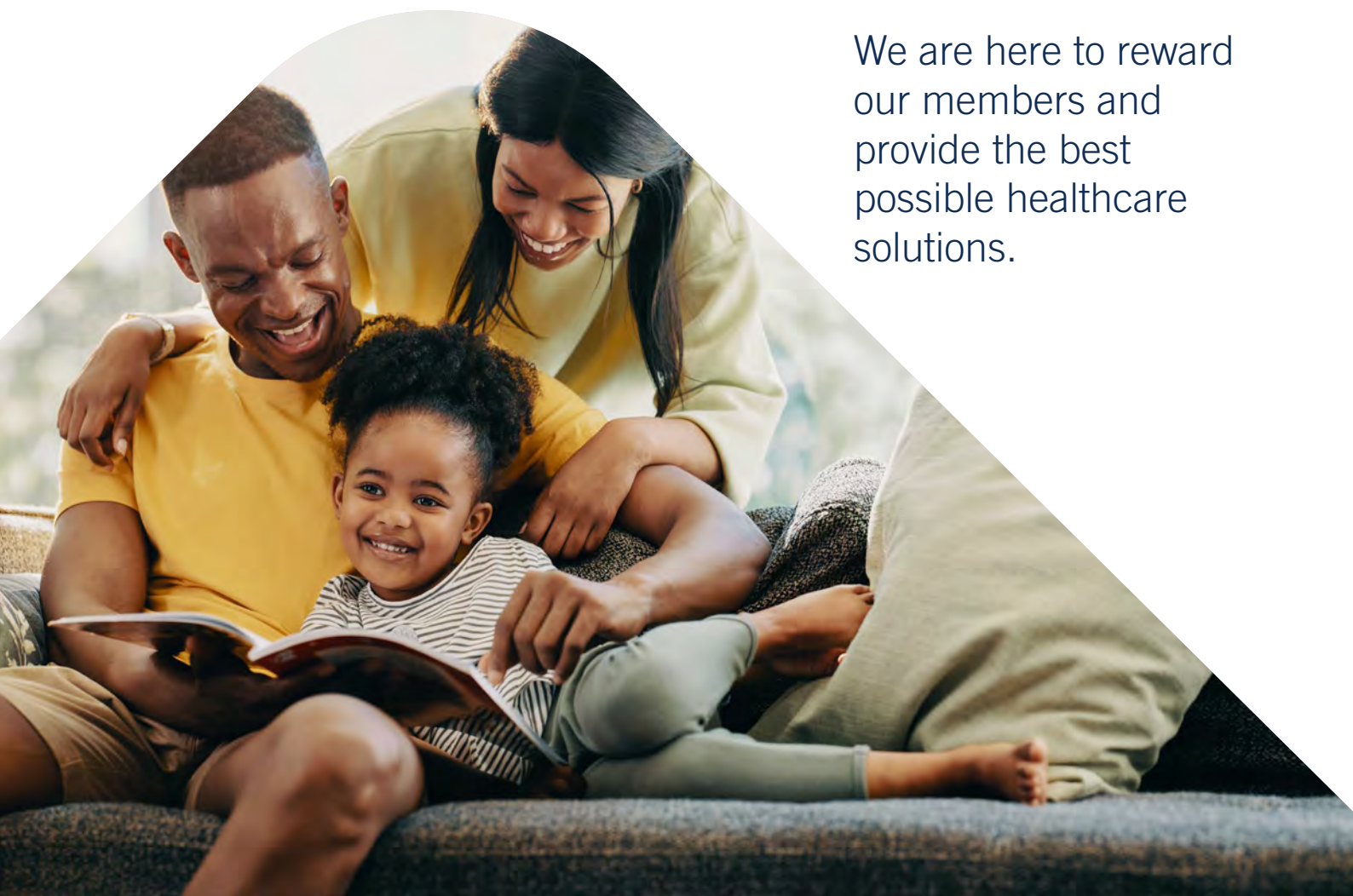
The main aim of our programmes is to reduce the symptoms associated with a chronic disease and keep them from getting worse. Through these programmes we also aim to improve cooperation between the various specialists and institutions that provide care for our members, such as family and specialist doctors, hospitals and rehabilitation centers. This is meant to ensure that the individual treatment steps are well coordinated.

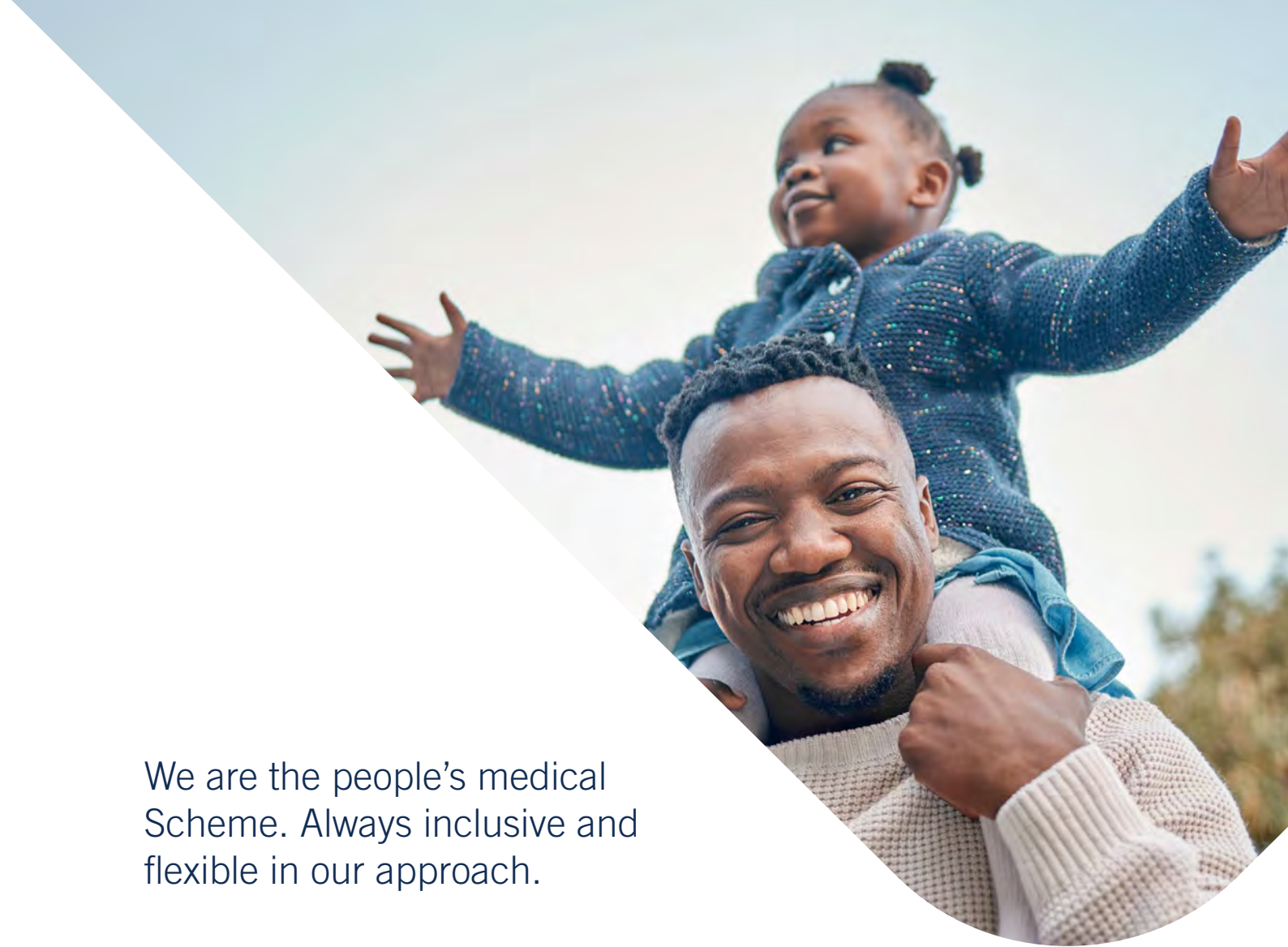
#### WE COVER TREATMENT AND MEDICATION FOR THE FOLLOWING 26 CDL PMB CONDITIONS:

- 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.



A photograph of a smiling man with short dark hair and a beard, wearing a light-colored sweater, carrying a young child on his shoulders. The child is wearing a blue patterned jacket and has their arms outstretched. The background is a bright, slightly blurred outdoor setting. The image is partially obscured by a white diagonal shape on the left side.

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.

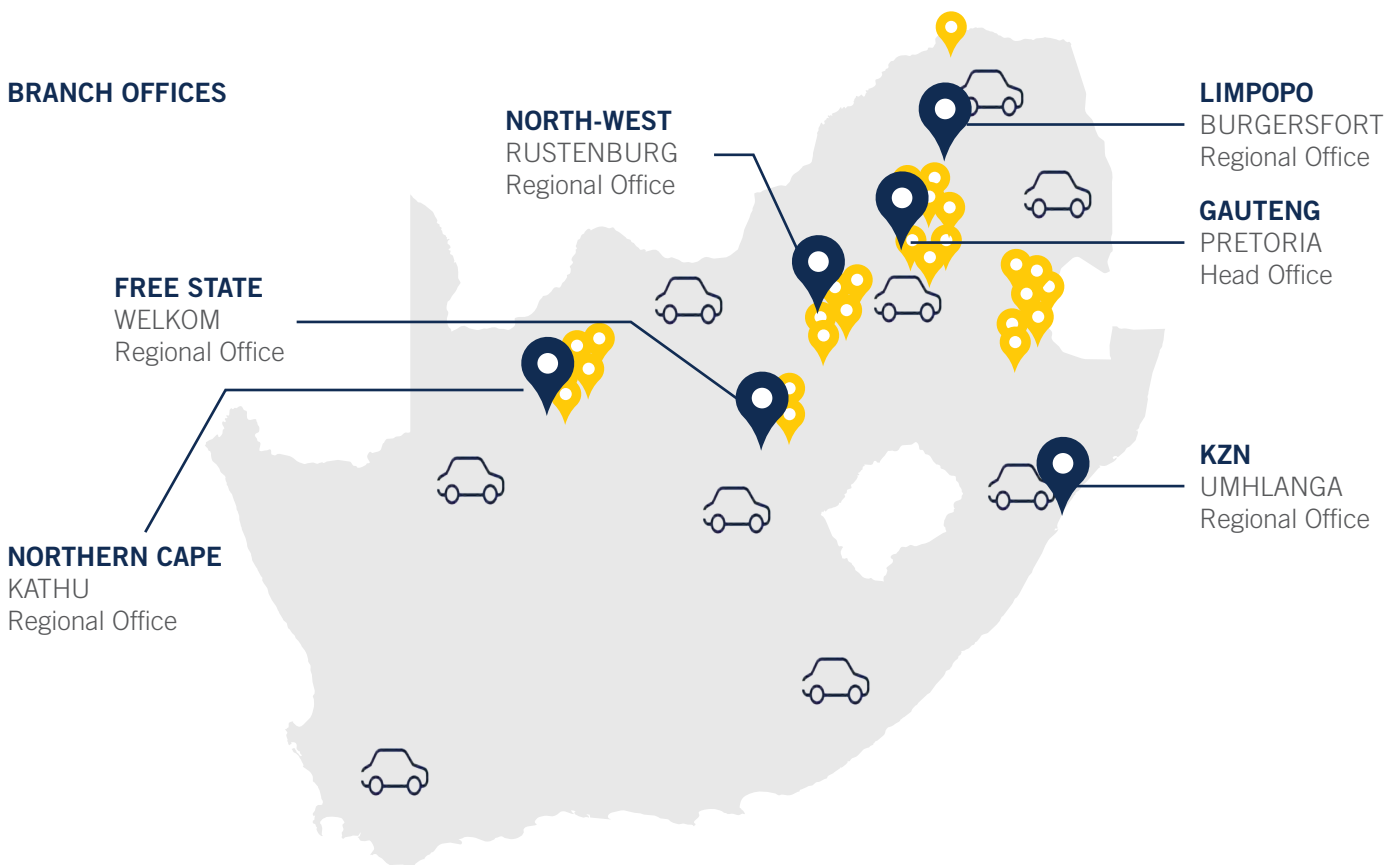


Our national footprint gives members easy access to any queries or on-the-spot assistance.

#### 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

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457 Witherite Road, The Willows,  
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