

# **ABOUT THE ULTRA AFFORDABLE OPTION**

**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.

# 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!







#### **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!







\* 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 • DOWNLOAD THE UMVUZO CARE APP TO ACCESS VIRTUAL CONSULTATIONS



# GENERAL PRACTITIONERS & NURSES

- » Members have access to 8 in-person consultations per beneficiary at any GP
- Additional in-person consultations must be accessed through the Umvuzo Digital Platform
- » Unlimited virtual consultations using Umvuzo Care App



#### **DENTAL CARE**

# General dentistry which includes the following:

- » R4 100 per beneficiary per year
- » Benefit includes:
  - Dental Consultation
  - Extractions
  - Extractions
  - Preventative & Fluoride TreatmentCleaning, Scaling & Polishing
  - Dental Fillings
  - Oral X-rays
  - Crowns & Bridges
  - Emergency Root Canal
  - Wisdom Teeth Extraction (in the dentists' rooms)
  - Dentures



## MATERNITY CARE PLAN

A basket of services consisting of the following benefits will be made available to the expectant mother upon registering on the plan.

- » 3 visits to the GP or Gynaecologist
- » Additional blood and urine tests as required
- » 2x 2D Ultrasound Scans
- » Prenatal Vitamins (iron, calcium and folic acid) for the duration of the pregnancy – according to formulary
- » Maternity Bag

Benefits will be pro-rated/apportioned according to the stage of the pregnancy at the time of registration.



## MEDICATION (FORMULARY)

- » Self-Medication (Over-The-Counter):
  - Cover of R790 per beneficiary per year, and limited to a maximum of R165 per event
- » Prescribed Acute Medication
  - Acute medication as prescribed by treating nurse or GP
  - Unlimited and subject to the approved formulary
- Prescribed Chronic Medication
- Unlimited and subject to the approved formulary
- Subject to 27 CDL PMB conditions as well as selective Hormone Replacement Therapy (HRT) and registration on the applicable Disease Management Programme



## 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



#### **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



## **INVESTIGATIONS**

These services are available as referred by treating healthcare provider as per protocol:

- » Basic Radiology (X-rays)
- » Soft Tissue Ultrasound
- » Pathology (blood tests)



#### OPTOMETRY

Available every 24 months at PPN accredited network providers:

- » 1 consultation per beneficiary
- » Frame limited to **R1 050** per beneficiary
- » 100% of the costs of clear lenses (single/ bi-focal/multi-focal)
- » Contact lenses limited to R1 880

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.

# SECONDARY BENEFITS

PRE-AUTHORISATION REQUIRED • SCHEME RATES APPLY



#### SPECIALIST VISITS

- » 7 visits per family per year
  - Must be referred by the treating GP and be clinically necessary
  - Pre-authorisation is required before accessing the specialist
  - Services covered include consultation and special investigations
  - Follow-up visits must be pre-authorised



#### **MEDICATION (FORMULARY)**

- » Acute medication prescribed by specialist will be covered in accordance to treatment guidelines
- » Chronic medication will be covered as set out under CDL conditions



# SUPPLEMENTARY BENEFITS (NO PRE-AUTHORISATION REQUIRED)

- » R4 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



# EMERGENCY MEDICAL SERVICES

» Netcare 911

(ORTHOPAEDIC/

SURGICAL/MEDICAL)

Crutches

R9 000 per family per year

Back/leg/arm/neck support

Surgical footwear post surgery

Diabetic and stoma aids continually

essential for the medical treatment

- 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.



## **EMERGENCY/AFTER HOUR VISITS**

- 3 visits per family per year for incidents that occur at times when the treating GP is closed (in the evenings, after hours on weekends and public holidays)
- Medication prescribed will be sufficient for a 3-day supply
- » 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.



# 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.



# TERMINAL AND WOUND CARE

- » **R5 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

# **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) R32 400
- » Functional Items and Recuperative Prosthesis (K-wires, plates, screws, lenses, slings and hearing aids) R11 100
- Joint Replacements R35 800
- Major Musculoskeletal Prosthesis & Spinal Procedures R22 100



#### **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)

- 1 scan 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
- Up to 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

# 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 centres. 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.

# WHAT IS THE MONTHLY COST? INCOME BELOW R11 000







PER ADULT DEPENDANT R1 564.00



PER CHILD DEPENDANT R758.00

# **INCOME ABOVE R11 000**



MAIN MEMBER R2 302.00



PER ADULT DEPENDANT R2 302.00



PER
CHILD DEPENDANT
R919.00

# **MONTHLY CONTRIBUTIONS**

## **SINGLE MEMBER**



CONTRIBUTION R1 564.00

## **DUAL PARENT FAMILY**

## **CONTRIBUTION**

22	<u> 22</u>	2288	2222
R3 128.00	R3 886.00	R4 644.00	R5 402.00

## **SINGLE PARENT FAMILY**

## CONTRIBUTION

28	<u> </u>	<u> </u>	88888
R2 322.00	R3 080.00	R3 838.00	R4 596.00

## **MONTHLY CONTRIBUTIONS**

## **SINGLE MEMBER**



CONTRIBUTION R2 302.00

# **DUAL PARENT FAMILY**

## CONTRIBUTION

22	228	2288	22888
R4 604.00	R5 523.00	R6 442.00	R7 361.00

## SINGLE PARENT FAMILY

#### CONTRIBUTION

28	<u> </u>	<u> </u>	88888
R3 221.00	R4 140.00	R5 059.00	R5 978.00

## 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): 24-hour Pre-authorisation Call Centre: Hospital and Specialist Please Call Me: Maternity Care Plan registration:

082 911 0861 083 084 060 070 2352 auth@rxhealth.co.za chronic@rxhealth.co.za 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
- 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:

- ICD 10 code (in other words the diagnosis code),
- The name and practice number of your referring doctor,
- 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

SATURDAYS

#### PLEASE BE READY TO SUPPLY THE FOLLOWING INFORMATION WHEN **CALLING UMVUZO HEALTH**

- » Umvuzo Health membership number

- » Passport number (if you are from a neighbouring country)

0861 083 084 060 070 2095 WhatsApp: 060 070 2094

Head Office Tel: **012 845 0000** 086 670 0242 info@umvuzohealth.co.za

#### **COUNCIL FOR MEDICAL SCHEMES**

0861 123 267 support@medicalschemes.com complaints@medicalschemes.com

www.medicalschemes.com



Find us on Facebook: Umvuzo Health