



2025  
**ULTRA  
AFFORDABLE**  
BENEFIT GUIDE



**UMVUZO**  
HEALTH  
REWARDING LIFE

# ABOUT THE ULTRA AFFORDABLE OPTION

**THE ULTRA AFFORDABLE OPTION** is our entry benefit option specifically designed for young people or those entering the medical aid market for the first time. It offers a good balance of essential healthcare services at an affordable price, making it an excellent choice for lower income earners.

At the primary level, members have access to healthcare services through a combination of virtual and face-to-face consultations with primary healthcare providers. For further medical interventions that

may be required, the primary healthcare provider (GP) will refer the member to the appropriate specialisation.

These primary benefits are further topped by secondary and tertiary benefits for full healthcare coverage.

# 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.

## 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.

**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**

\*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](http://www.umvuzohealth.co.za)

# PRIMARY BENEFITS

NO PRE-AUTHORISATION REQUIRED • MEMBERS MUST DOWNLOAD THE UMVUZO HEALTH APP TO ACCESS THE UMVUZO DIGITAL PLATFORM



## GENERAL PRACTITIONERS & NURSES

- » Umvuzo Health promotes access to primary care and related services through the preferred Umvuzo Digital Platform which guides beneficiaries towards appropriate and reasonable levels of care.
- » Members have access to **8 consultations** per beneficiary at any GP (no authorisation required)
- » After the 8th consultation with either a nurse or GP, additional services can be accessed via the Umvuzo Digital Platform



## MALE HEALTH

- » PSA (for the screening of prostate cancer) once per year
- » Circumcision
- » Vasectomy

All procedures must be pre-authorized



## FEMALE HEALTH

- » Oral contraceptives cover of up to **R190** per registered female per month
- » Pap smear
- » Mammogram\* (must be pre-authorized and referred to the radiologist) once per year
- » Laparoscopic Sterilisation\*

\* These services must be pre-authorized



## OPTOMETRY

Available every 24 months at PPN accredited network providers:

- » 1 consultation per beneficiary
  - » Frame limited to **R1 000** per beneficiary
  - » 100% of the costs of clear lenses (single/bi-focal/multi-focal)
  - » Contact lenses limited to **R1 825**
- 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.



## DENTAL CARE

General dentistry which includes the following:

- » **R3 900** per beneficiary per year
- » **Benefit includes:**
  - Dental Consultation
  - Extractions
  - Cleaning
  - Preventative & Fluoride Treatment
  - Scaling & Polishing
  - Dental Fillings
  - Oral X-rays
  - Crowns
  - Bridges
  - Emergency Root Canal
  - Wisdom Teeth Extraction (in the dentists' rooms)



## PREVENTION & SCREENINGS

Members can access the screening and preventative benefits through any pharmacy that offers these services:

- » Flu Vaccine
- » Pap smear
- » Glucose Test (finger prick)
- » Cholesterol (finger prick)
- » Blood Pressure
- » BMI & Waist Circumference
- » Rapid HIV Test
- » HPV



## \* 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

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



## INVESTIGATIONS

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

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



## MEDICATION (FORMULARY)

- » **Self-Medication (Over-The-Counter):**
  - Cover of **R750** per beneficiary per year, and limited to a maximum of **R155** 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

# 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-authorization is required before accessing the specialist
  - Services covered include consultation and special investigations
  - Follow-up visits must be pre-authorized



## 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



## AFTER-HOUR VISIT

- » **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 or public holidays)
- » Medication prescribed will be sufficient for a 3-day supply



## 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.



## APPLIANCES (ORTHOPAEDIC/SURGICAL/MEDICAL)

- » **R8 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



## 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



## SUPPLEMENTARY BENEFITS (NO PRE-AUTHORISATION REQUIRED)

- » **R3 900** per family per year
  - Occupational Therapy
  - Dieticians
  - Speech Therapy & Audiology
  - Physiotherapy, Chiropractors and Biokinetics
  - Podiatry
- Psychology
- Homeopathy
- Nurse visits covered up to **R170** per visit and **R84** for dispensed medicines or consumables
- Social and Community Workers

Maximum 60 minutes per consultation

# 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) **R31 000**
- » Functional Items and Recuperative Prosthesis (K-wires, plates, screws, lenses and slings) **R10 600**
- » Joint Replacements **R34 200**
- » Major Musculoskeletal Prosthesis & Spinal Procedures **R21 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



## EMERGENCIES

- » Unlimited cover provided the emergency episode meets the requirements of an emergency medical condition
- » Authorisation for the visit must be obtained within 24 hours



## 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.

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

# WHAT IS THE MONTHLY COST?

## INCOME BELOW R10 500



MAIN MEMBER  
R1 436.00



PER  
ADULT DEPENDANT  
R1 436.00



PER  
CHILD DEPENDANT  
R723.00

### MONTHLY CONTRIBUTIONS

#### SINGLE MEMBER



CONTRIBUTION  
R1 436.00

#### DUAL PARENT FAMILY

##### CONTRIBUTION



R2 872.00



R3 595.00



R4 318.00



R5 041.00

#### SINGLE PARENT FAMILY

##### CONTRIBUTION



R2 159.00



R2 882.00



R3 605.00



R4 328.00

## INCOME ABOVE R10 500



MAIN MEMBER  
R2 114.00



PER  
ADULT DEPENDANT  
R2 114.00



PER  
CHILD DEPENDANT  
R876.00

### MONTHLY CONTRIBUTIONS

#### SINGLE MEMBER



CONTRIBUTION  
R2 114.00

#### DUAL PARENT FAMILY

##### CONTRIBUTION



R4 228.00



R5 104.00



R5 980.00



R6 856.00

#### SINGLE PARENT FAMILY

##### CONTRIBUTION



R2 990.00



R3 866.00



R4 742.00



R5 618.00

## 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):	<b>082 911</b>
24-hour Pre-authorisation Call Centre:	<b>0861 083 084</b>
Hospital and Specialist Please Call Me:	<b>060 070 2352</b>
Pre-authorisation email address:	<b>auth@rxhealth.co.za</b>
Chronic Disease registration:	<b>chronic@rxhealth.co.za</b>
Maternity Care Plan registration:	<b>maternity@rxhealth.co.za</b>

[www.umvuzohealth.co.za](http://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:	<b>0861 083 084</b>
Client Service Please Call Me:	<b>060 070 2095</b>
WhatsApp:	<b>060 070 2094</b>

Head Office Tel:	<b>012 845 0000</b>
Fax:	<b>086 670 0242</b>
E-mail:	<b>info@umvuzohealth.co.za</b>

### COUNCIL FOR MEDICAL SCHEMES

Tel:	<b>0861 123 267</b>
E-mail:	<b>support@medicalschemes.com</b> <b>complaints@medicalschemes.com</b>
Website:	<b>www.medicalschemes.com</b>



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