



THE STATE OF HEALTHCARE IN SOUTH AFRICA

Private healthcare remains out of reach for millions of South Africans — yet quality, dignity, and access should never be privileges. Umvuzo Health exists to close this gap. Through affordable, smart, and member-focused solutions, we bring private healthcare within reach of the working class.

Our approach ensures that healthcare is not only accessible, but also personal, innovative, and empowering. We partner with employers to strengthen productivity, reduce absenteeism, and build healthier workplaces.

Our impact highlights:

- 100 000+ beneficiaries across 6 major industries
- Over 60% of members previously uninsured
- 95%-client retention rate





WHO WE ARE

Since 2004, Umvuzo Health has stood as a medical scheme for the people — built on the principle that every working South African deserves access to quality, dignified healthcare.

Today, we are more than a medical aid. We are a partner in well-being — integrating innovation, care, and community to support members at every stage of life.

WE STAND FOR:



ACCESSIBILITY

Affordable, inclusive healthcare solutions.



INNOVATION

Technology that simplifies and empowers.



CARE

A people-first approach to service.



INTEGRITY

A people-first approach to service.



COMMUNITY

Strengthening families, workplaces, and futures.

We are all inclusive. Our Board of Trustees consists out of a dynamic mix of representatives elected by the members themselves.

GOVERNANCE AND MANAGEMENT

Umvuzo Health is governed by a member-elected Board of Trustees, ensuring 100% representation of the people we serve. Together with our Principal Officer and management team, the Board upholds our commitment to transparency, sustainability, and accountability.

REGISTRATIONS/ACCREDITATIONS:

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



OUR MEMBERSHIP BASE

We serve employer groups across key South African industries — from mining, steel and manufacturing to retail, higher education, and transport — providing tailored medical cover to their employees and families.

This restricted scheme model ensures responsible risk pooling, cross-subsidisation, and long-term sustainability.

We are here to reward our members and provide the best possible healthcare solutions.

OUR BENEFIT OPTIONS

We offer **five carefully designed benefit options** — each crafted to meet members where they are in life, without compromising on access to essential care.

ULTRA AFFORDABLE

Entry-level option for individuals and families seeking essential, affordable healthcare.

STANDARD

Balanced cover for everyday healthcare and unforeseen medical events.

ACTIVATOR

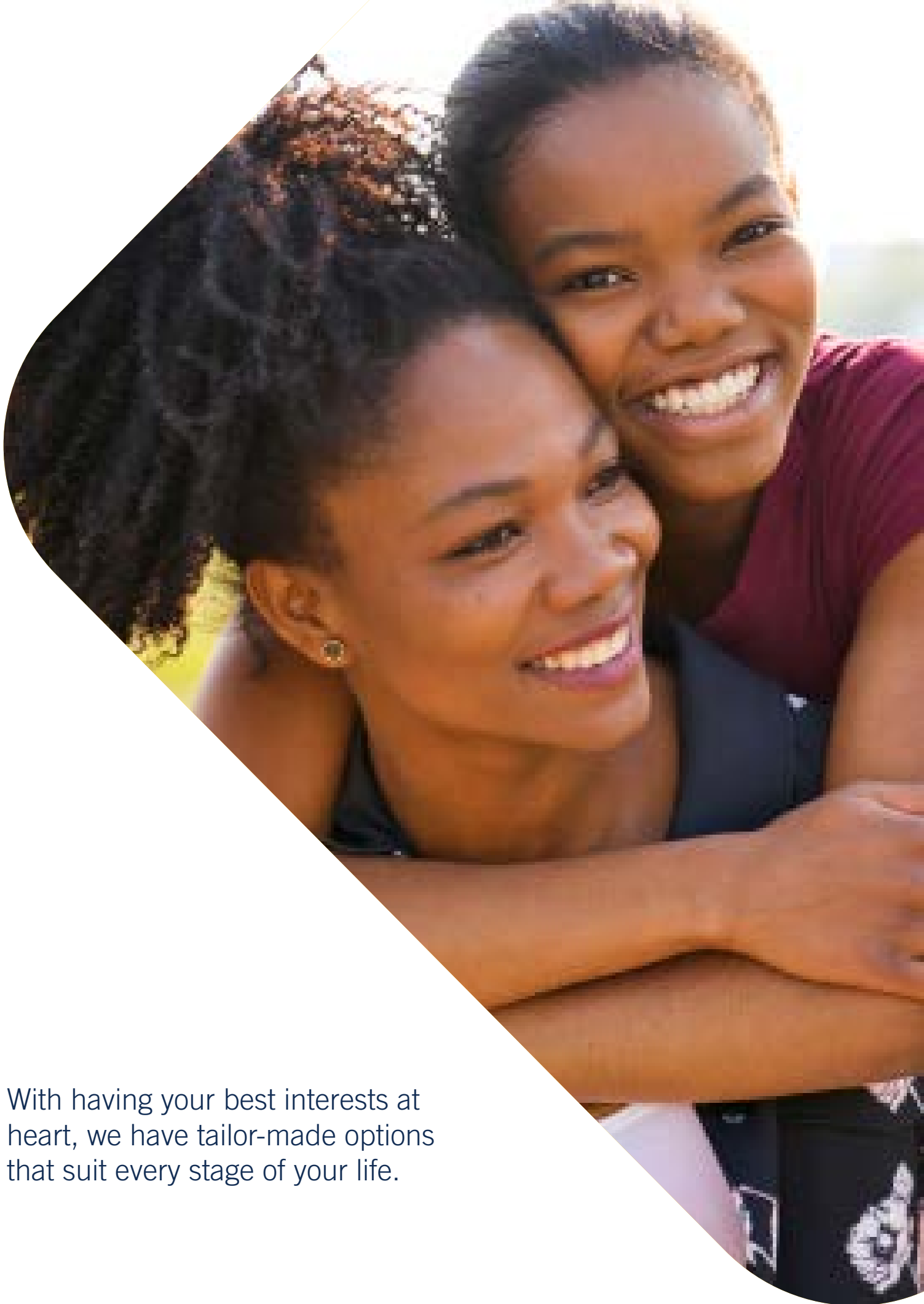
Wellness-focused option integrating prevention, innovation, and technology through the Healthy Me Programme.

SUPREME

Comprehensive plan offering freedom of choice, flexibility, wide cover, and strong family benefits.

EXTREME

Premium option with extensive specialist access, high limits, and peace of mind for complex care needs



With having your best interests at heart, we have tailor-made options that suit every stage of your life.

INNOVATION AND DIGITAL TRANSFORMATION

Healthcare in Your Hands — Umvuzo Health has entered a new era of digital care, empowering members with real-time access to healthcare, support, and information.

OUR DIGITAL ECOSYSTEM INCLUDES:



UMVUZO CARE APP

Virtual GP consultations, from anywhere.



MEMBER APP

Track benefits, claims, and authorisations instantly.



WHATSAPP CHANNEL

Updates, reminders, and assistance — as simple as chatting with a friend.

Together, these tools ensure members stay connected, informed, and in control — anytime, anywhere.

MEMBER SUPPORT AND SERVICE EXCELLENCE

Members are the heartbeat of Umvuzo Health.

Our service extends beyond call centres — it's a culture of care. Our 24/7/365 call centre supports authorisations and emergencies, while our Key Account Managers visit employer sites to ensure ongoing engagement.

We maintain a national footprint with **six regional offices** and **26 on-site service points** supporting our headquarters in Pretoria — making Umvuzo Health accessible across the country.



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



WELLNESS AND DISEASE MANAGEMENT

Our Disease Management Programmes help members manage chronic conditions with coordinated, personalised care. Twenty-seven (27) Prescribed Minimum Benefit (PMB) conditions are covered with clinical oversight ensuring quality and continuity.

We also integrate proactive health initiatives through our Healthy Me Programme and Phambili Loyalty Rewards — empowering members to live well, stay healthy, and feel supported.

CORPORATE SOCIAL IMPACT

Beyond benefits, we believe in building healthier communities. Through our sponsorships, wellness drives, and community sports festivals, Umvuzo Health continues to uplift lives, create awareness, and foster belonging.

We are the people's
medical Scheme.
Always inclusive and
flexible in our approach.



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REGIONAL OFFICES:

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