

UMVUZO HEALTH UNDERWRITING GUIDELINE 2026/2027



During the annual open period, all employees and dependents already covered under a company-approved medical scheme can use the 1-pager application form and do not need to complete the disclosure form.

The Certificate of Membership (COM) for previous membership must accompany the application form to prove previous cover.

For employer groups with compulsory Medical Aid membership, where only the main member joins, no COM is required.

At all employers, COM is required when dependents join.



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