ULTRA AFFORDABLE
INCOME ABOVE R5 400

UMVUZO HEALTH

# 2018 HEALTH GUIDE

# WELCOME TO

## Umvuzo's **ULTRA AFFORDABLE** OPTION.

For employees earning **above R5 400.**

**THE REASONS TO CHOOSE UMVUZO**

We have been providing solutions for our members and their families for the past 13 years.
We are passionate about people, and show this in everything that we do.

**IN A RECENT INDEPENDENT BRAND AUDIT OUR MEMBERS HAD THE FOLLOWING TO SAY ABOUT US:**

- We go the extra mile
- We are co-operative
- We listen
- We are flexible
- We give access
- We are member focussed
- Value in benefits
- We are affordable
- We are very inclusive
- We are quick to process claims

# YOUR PRIMARY BENEFITS

NO PRE-AUTHORISATION REQUIRED • UNIVERSAL HEALTH ONLY

### GENERAL PRACTITIONER VISITS

> Unlimited but managed
*After the 8th visit in a 12 month period the member must choose one GP for better management

### INVESTIGATIONS

> X-rays (black and white)
> Soft tissue ultra sound
> Pathology
> Maternal ultra sound (limited to 2 per pregnancy)

### DENTAL CARE

> 1 consultation per beneficiary per year
> 1 follow-up per beneficiary per year
> Cleaning, fluoride treatment, scaling, polishing
> Fillings
> Oral X-rays
> Emergency root canal
> Wisdom teeth extraction (in the dentists' rooms)

### OPTOMETRY

> 1 eye test per beneficiary per year
> 1 set of spectacles per beneficiary every 2 years
*Selection from a specified range of frames and lenses
*Sunglasses and contact lenses not covered

### MEDICATION (FORMULARY)

> Scripted: acute unlimited
> Scripted: chronic unlimited
(subject to 26 CDL PMB conditions as well as selective Hormone Replacement Therapy (HRT) and Disease Management Programme registration)
> Unscripted: over the counter medication up to R270 per beneficiary per year, limited to 3 events, maximum of R90 per event

**KINDLY NOTE**

After the 8th visit in a 12 month period the member must choose ONE GP for better management.

### IMPORTANT NOTES

- Penalties will apply if authorisation is obtained after treatment.
- The claim may not be paid if pre-authorisation is not obtained.
- The Scheme rules supersede the information on this brochure.

**UMVUZO ABBREVIATION DICTIONARY**

GP - General Practitioner • DSP - Designated Service Provider • CDL - Chronic Disease List • PMB - Prescribed Minimum Benefits

# YOUR SECONDARY BENEFITS

PRE-AUTHORISATION REQUIRED • SCHEME RATES APPLY

**SPECIALIST VISITS**
> 3 visits per family per year
*Must be referred by the GP and be clinically necessary

**AFTER-HOURS VISITS**
> 3 visits per family per year

**MEDICATION (FORMULARY)**
> Scripted: acute unlimited
> Scripted: chronic unlimited (subject to 26 CDL PMB and Disease Management Programme registration)
*Medication prescribed by a specialist will be covered according to treatment guidelines

**APPLIANCES** (crutches/support/slings)
> R6 100 per family per year

**TERMINAL AND WOUND CARE**
> R5 000 per family per year

**EMERGENCY MEDICAL SERVICES**
> Netcare 911
> Emergency transport
> 1 medicine bag per family
*Upon joining
> 1 medicine bag refill per year

**SUPPLEMENTARY BENEFITS**
> R1 510 per family per year
- Occupational Therapy
- Dieticians
- Speech Therapy
- Physiotherapy

**KINDLY NOTE**
- All specialist visits must be referred by the Universal contracted GP and pre-authorised through the Umvuzo call centre.
- Each follow up visit must also be pre-authorised.

# DISEASE MANAGEMENT

**ACTIVE DISEASE MANAGEMENT PROGRAMMES**
> Our Active Disease Management Programmes enable us to plan and coordinate the healthcare of members living with chronic medical conditions, in order to give them the best possible outcomes.

All 26 Chronic Disease List (CDL) are covered as part of Prescribed Minimum Benefits (PMB).

Registration on these Disease Management Programmes is necessary to access full benefits:
> HIV/Aids
> Oncology
> Diabetes
> Musculoskeletal
> Renal
> Hypertension
> Hyperlipidaemia (high cholesterol)
> Asthma/COPD/ Bronchiectasis

**A total treatment plan for each member includes:**
- Confidentiality
- Ongoing member support and education
- Individualised treatment plan
- Ongoing counselling and health monitoring

**All Prescribed Minimum Benefits** are covered according to Scheme rules, protocols and formularies.

## How to register

**STEP 1**
Consult your GP to confirm the diagnosis and obtain the following:
- Completed chronic application form
- Prescription
- Supporting documents (blood results) for chronic medication registration

**STEP 2**
Fax or email the application form, supporting documents and prescription to Universal Healthcare.
**Fax: 0862 108 743**
**Email: chronicmedicine@universal.co.za**

**STEP 3**
Universal Healthcare will fax, email or contact the member/ practice with the authorisation letter confirming that the condition is registered.

# YOUR HOSPITAL BENEFITS

PRE-AUTHORISATION REQUIRED • SCHEME RATES APPLY • SCHEME USES ALL HOSPITAL GROUPS • R200 000 PER BENEFICIARY

**GENERAL**
> Consultations (GP and specialists)
> Treatment
> Surgical procedures
> Non-surgical procedures
> Anaesthesia

**ACCOMMODATION**
> General ward

**OVERALL PROSTHESES**
> R37 100 overall per family per year
The following sub-limits are applicable:
- Vascular R22 050
- Joint replacement R24 300
- Functional R7 500
- Major musculoskeletal R14 950

**BLOOD TRANSFUSION**
> 100% covered

**SCANS (IN & OUT OF HOSPITAL)**
> 1 scan per family per year
- RT scan
- MRI scan
- CAT scan

**DISCHARGE MEDICATION**
> 7 days' supply

Please note except in the case of a Prescribed Minimum Benefit (PMB) all the above hospital benefits are subject to the R200 000 limit per beneficiary per year.

# WHAT IS THE MONTHLY COST?

| | |
|---|---|
| PER MAIN MEMBER: | R1 143.00 |
| PER ADULT DEPENDANT: | R1 143.00 |
| PER CHILD DEPENDANT: | R 642.00 |

## CONTRIBUTIONS: **FULL DEAL**

| SINGLE MEMBER |
|---|
| R1 143.00 |

| DUAL PARENT FAMILY |
|---|
| R2 286.00 |
| R2 928.00 |
| R3 570.00 |
| R4 212.00 |

| SINGLE PARENT FAMILY |
|---|
| R1 785.00 |
| R2 427.00 |
| R3 069.00 |
| R3 711.00 |

**IMPORTANT CONTACT INFORMATION**

Alenti Office Park, Building D, 457 Witherite Road,
The Willows, Pretoria, 0040
PO Box 1463, Faerie Glen, 0043

Call Centre and Authorisations: **0861 083 084**

Please Call Me: **082 416 9898**

**T:** +27 (0) 12 845 0000
**F:** +27 (0) 86 670 0242
**E:** info@umvuzohealth.co.za

**www.umvuzohealth.co.za**

**HOW DO I GET A PRE–AUTHORISATION NUMBER?**
- Call us on **0861 083 084**
- E-mail: **authorisations@rxhealth.co.za**
- We will access your medical history immediately and assist you with obtaining any information you may need

**PLEASE HAVE ONE OF THE FOLLOWING HANDY WHEN YOU CALL UMVUZO HEALTH**
- Umvuzo Health membership number
- Surname
- South African ID number
- Passport number (if you are from a neighbouring country)

Administrative and non-emergency medical services are attended to during business hours from:
**MONDAYS TO THURSDAYS**
08:00 – 16:30
**FRIDAYS**
08:00 – 16:00

**COUNCIL FOR MEDICAL SCHEMES**
Call: **0861 123 267**
E-mail: **support@medicalschemes.com**
**complaints@medicalschemes.com**
Website: **www.medicalschemes.com**

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