2020 ULTRA AFFORDABLE BENEFIT GUIDE

UMVUZO HEALTH

REWARDING LIFE

ABOUT THE ULTRA AFFORDABLE OPTION

THE ULTRA AFFORDABLE OPTION is a network Option that is specifically designed for younger people entering the medical aid market for the first time. It is ideal for single and young couples with healthy lifestyles.

This Option provides the most cost effective healthcare cover at contracted primary care service providers available countrywide.

It is important that you consult your selected and contracted GP for all ailments and let your GP be the one to refer you for other medical interventions, if and when necessary.

This is our way of ensuring that we give you an integrated approach and look at your healthcare needs holistically.

PRIMARY BENEFITS

NO PRE-AUTHORISATION REQUIRED • UNIVERSAL HEALTH ONLY

GENERAL PRACTITIONER

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

OPTOMETRY

(Subject to Universal Health provider and clinical entry criteria)

- 1 eye test per beneficiary every 24 months
- 1 set of spectacles per beneficiary every 24 months
- Selection from a specified range of frames and lenses

MALE HEALTH

- PSA
- Circumcision * (boys up to the age of 12 in-hospital and over 13 in doctors' rooms only)
- Vasectomy *

FEMALE HEALTH

- Oral contraceptives limited to 1 supply per registered female per month
- Pap smear
- Mammogram
- Laparoscopic sterilisation *

OUT OF NETWORK

- 1 out-of-network visit per beneficiary or 2 per family per annum are available. Universal will pay the health provider directly on receipt of a valid claim to a maximum of R985 per event. This limit includes GP consultation and all related costs such as radiology, pathology and acute medicines
- Unlimited if the visit is for an Emergency Medical Condition, as defined in the Medical Schemes Act

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)

PREVENTION & SCREENINGS

The following benefits are available from selected network pharmacies or network GP:

- Flu vaccine
- Glucose test (finger prick)
- Lipogram
- Rapid HIV test
- Childhood vaccines (according to the Department of Health childhood immunisation and formularies)

MATERNITY

A basket of services consisting of the following benefits will be made available to the expecting mother upon advising Umvuzo of the pregnancy

- 3 visits to the GP or gynaecologist
- Additional blood and urine tests as required
- 2 x 2D ultrasound scans
- Prenatal vitamins (iron, calcium and folic acid) for the duration of the pregnancy – according to formulary

These are additional benefits and do not come off the normal benefits and must be pre-authorised

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)
- **Medicine for minor ailments (OTC):** Subject to the formulary list of covered medicines, dispensed by an approved pharmacy. Limited to 3 events per year, and a maximum of R100 per event per beneficiary per annum

INVESTIGATIONS

- X-rays
- Soft tissue ultrasound
- Pathology

* Pre-authorisation is required before accessing these benefits

IMPORTANT NOTE TO REMEMBER

Only a contracted network GP can refer you for other medical interventions. Make sure that your GP is part of the Universal Health network and avoid out of pocket expenses.

SECONDARY BENEFITS

PRE-AUTHORISATION REQUIRED • SCHEME RATES APPLY

SPECIALIST VISITS

» 3 visits per family per year
  • Must be referred by the nominated GP and be clinically necessary

MEDICATION (FORMULARY)

» **Scripted:** Acute unlimited
» **Scripted:** Chronic unilmited (Subject to 26 CDL PMB conditions, formularies and Disease Management Programme registration)

APPLIANCES (ORTHOPAEDIC/SURGICAL/ MEDICAL)

» R6 800 per family per annum
  • Back/leg/arm/neck support
  • Crutches post surgery
  • Surgical footwear
  • Respiratory oxygen

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

AFTER-HOUR VISITS

» 3 visits per family per year

SUPPLEMENTARY BENEFITS

» R1 700 per family per annum
  • Occupational therapy
  • Dieticians
  • Speech therapy and audiology
  • Physiotherapy
  • Podiatry
  • Psychology

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

HOSPITAL BENEFITS

UNLIMITED • PRE-AUTHORISATION REQUIRED • SCHEME RATES APPLY
THIS OPTION MAKES USE OF ALL HOSPITAL GROUPS

GENERAL

» Consultations (GP and specialists)
» Treatment
» Surgical procedures
» Non-surgical procedures
» Anaesthesia

ACCOMMODATION

» General ward
» High care
» Intensive care unit (ICU)

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

SCANS (IN & OUT OF HOSPITAL)

» 1 scan per family per year
  • RT scan
  • MRI scan
  • CAT scan

OVERALL PROSTHESES

» R40 900 overall per family per year
The following sub-limits are applicable:
  • Vascular prosthesis R24 300
  • Joint replacements R26 800
  • Functional prosthesis R8 300
  • Major musculoskeletal prosthesis R16 500

INVESTIGATIONS

» Radiology
» Pathology
» Medical technology

KINDLY NOTE

- All specialist visits must be referred by the network GP and pre-authorised through the Umvuzo call centre.
- Each specialist follow up visit must also be pre-authorised.
- 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.

DISEASE MANAGEMENT

ACTIVE DISEASE MANAGEMENT PROGRAMMES

» Our Active Disease Management Programmes enable us to plan and co-ordinate the healthcare of members living with chronic medical conditions, in order to give them the best possible outcomes.

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

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.

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

WHAT IS THE MONTHLY COST?

INCOME BELOW R6 000

PER MAIN MEMBER	PER ADULT DEPENDANT	PER CHILD DEPENDANT
R957.00	R957.00	R653.00

CONTRIBUTION: FULL DEAL

SINGLE MEMBER

CONTRIBUTION
R957.00

DUAL PARENT FAMILY

CONTRIBUTION

R1 914.00	R2 567.00	R3 220.00	R3 873.00

SINGLE PARENT FAMILY

CONTRIBUTION

R1 610.00	R2 263.00	R2 916.00	R3 569.00

INCOME ABOVE R6 000

PER MAIN MEMBER	PER ADULT DEPENDANT	PER CHILD DEPENDANT
R1 408.00	R1 408.00	R791.00

CONTRIBUTION: FULL DEAL

SINGLE MEMBER

CONTRIBUTION
R1 408.00

DUAL PARENT FAMILY

CONTRIBUTION

R2 816.00	R3 607.00	R4 398.00	R5 189.00

SINGLE PARENT FAMILY

CONTRIBUTION

R2199.00	R2 990.00	R3 781.00	R4 572.00

IMPORTANT CONTACT INFORMATION

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

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

Please Call Me: **060 070 2095 - Client Services**
060 070 2352 - Hospital, Specialist, Chronic Medication

Tel: **012 845 0000**
Fax: **086 670 0242**
E-mail: **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 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)

Administrative services are attended to during business hours from:

MONDAYS TO FRIDAYS
08:00 - 18:00
SATURDAYS
08:00 - 13:00

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

Find us on Facebook: Umvuzo Health