

2024
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 younger people or those entering the medical aid market for the first time. It is ideal for single people as well as young couples with healthy lifestyles. It offers a good balance of essential health benefits at an affordable price, making it an excellent choice for lower-income earners.

At a primary level, members on this option have access to a combination of virtual and face-to-face consultations with healthcare providers. For any further medical interventions that may be required, the primary healthcare provider (GP) that the member consulted, will refer the member accordingly. This is how we ensure an integrated and holistic approach to your health.

UMVUZO HEALTH DIGITAL PLATFORM

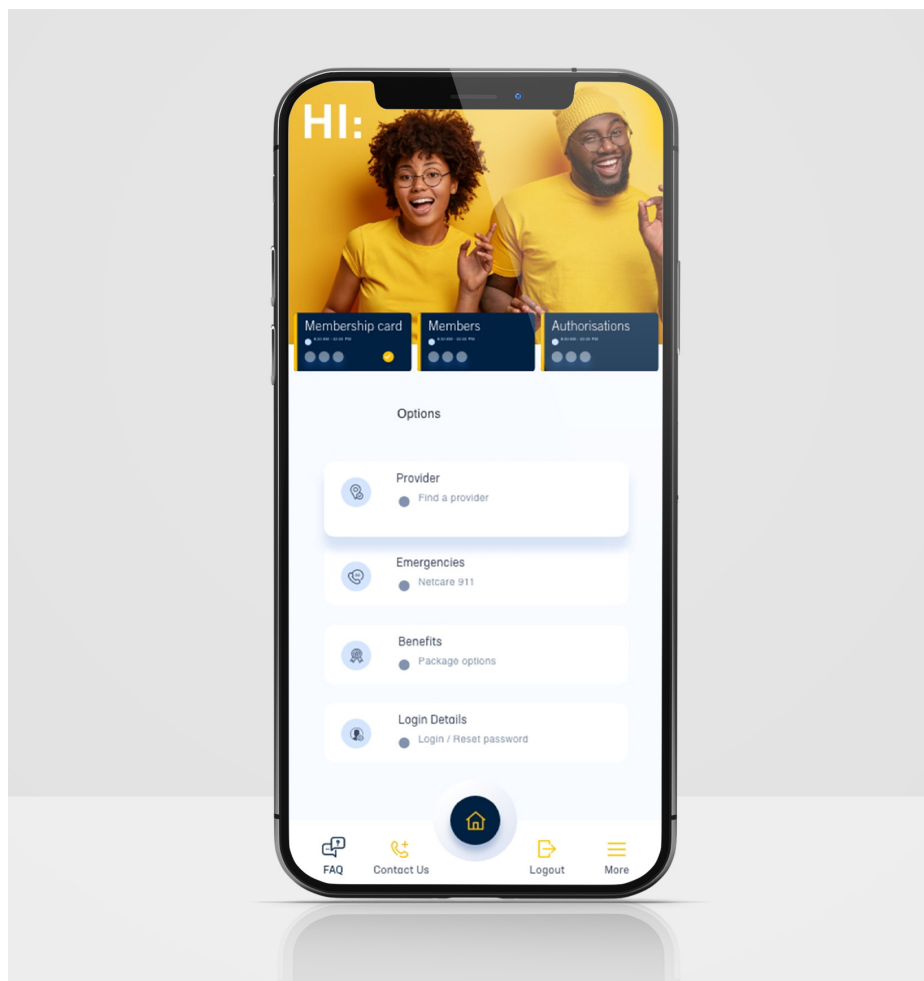
From 1 January 2024, all Umvuzo Health members, regardless of benefit option, will have access to our digital platform, where they can have many of their healthcare needs met.

The availability of digital platforms and new healthcare technologies has made healthcare more accessible and provides an opportunity for us to offer our members several options to access primary healthcare services, specifically medical consultations and/or treatment for minor acute and chronic disease conditions. This is a significant step towards making healthcare even more accessible to you and your registered beneficiaries, especially those who live long distances from the nearest healthcare provider, such as in rural and remote areas.

The use of this service is provided Data Free if you access it through the Umvuzo App.

SMARTPHONE FACIAL SCREENING

Our members will also have access to this facial screening technology which monitors a person's overall health measuring of certain vital signs and other metrics such as your heart rate, blood pressure, breathing rate and sleep quality. This is very useful in picking up health issues before they become very serious and allow you to take the necessary steps as quickly as possible.



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 our members with.

You can choose how to consult with the healthcare provider on the virtual platform:

- » Either by SMS or WhatsApp
- » By voice call, or
- » By video consultation.

This means you and your registered beneficiaries can now access healthcare services from the comfort of your homes, work or wherever else you may be, saving you time and money.

Our onsite consultants and our specialised contact centre will offer support for any member who has difficulty accessing the virtual platform, or prefer to be walked through the entire process.

Rest assured that the digital platform will by no means replace face-to-face consultations with healthcare providers. All members who need an in-person healthcare evaluation will be assisted and an appointment with the nearest or chosen healthcare practitioner will be facilitated.

*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

PRIMARY BENEFITS

NO PRE-AUTHORISATION REQUIRED • MEMBERS MUST DOWNLOAD THE UMVUZO HEALTH APP TO ACCESS THE VIRTUAL CONSULTATION 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** un-authorized consultations per beneficiary
- » After the 8th consultation with either a nurse or GP, additional services can be accessed via the Umvuzo Digital Platform



OPTOMETRY

- » **R2 400** per beneficiary every 24 months (for lenses and frames)
- » 1 eye test per beneficiary every 24 months
- » No sunglasses or tinted lenses



MALE HEALTH

- » PSA (for the screening of prostate cancer) once per year
- » Circumcision (boys up to the age of 12 will have procedure in hospital, and those over the age of 13 will have procedure in doctor's room)
- » Vasectomy

All procedures must be pre-authorized



FEMALE HEALTH

- » Oral contraceptives cover of up to **R180** 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



DENTAL CARE

Essential dentistry which includes the following:

- » **R3 700** 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 the 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.

- » **5 visits** to the GP or Gynaecologist
- » Additional blood and urine tests as required
- » 3x 2D Ultrasound Scans
- » Prenatal Vitamins (iron, calcium and folic acid) for the duration of the pregnancy – according to fomulary

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 **R710** per beneficiary per year, and limited to a maximum of **R145** 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 26 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

- » **5 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 200** 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 700** per family per year
 - Occupational Therapy
 - Dieticians
 - Speech Therapy & Audiology
 - Physiotherapy, Chiropractors and Biokinetics
 - Podiatry
- Psychology
- Homeopathy
- Nurse visits covered up to **R163** per visit and **R80** for dispensed medicines or consumables
- Social and Community Workers

HOSPITAL BENEFITS

UNLIMITED • PRE-AUTHORISATION REQUIRED • SCHEME RATES APPLY • ACCESS TO ALL HOSPITAL GROUPS



HOSPITAL ADMISSION

- » All admissions to hospital must be pre-authorized
- » 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) **R29 500**
- » Functional Items and Recuperative Prosthesis (K-wires, plates, screws, lenses and slings) **R10 100**
- » Joint Replacements **R32 600**
- » Major Musculoskeletal Prosthesis & Spinal Procedures **R20 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
- » 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

NEW BENEFIT: YANDISA UMOVUZO BENEFIT



We are proud to introduce this new benefit, which is aimed at further reducing out-of-pocket healthcare expenses for our members, due to depletion of benefits or uncovered benefits.

BENEFIT AMOUNT OF UP TO R50 000 PER FAMILY PER YEAR

- » This is a benefit that provides enhanced cover for benefits that are not already covered
- » Where existing benefits have already been exhausted
- » This benefit is subject to Scheme funding guidelines, pre-authorization and protocols.

DISEASE MANAGEMENT



ACTIVE DISEASE MANAGEMENT PROGRAMMES

- » Our Disease Management Programmes are structured treatment plans that aim to help our members diagnosed with chronic conditions better manage their disease, 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 centers. This is meant to ensure that the individual treatment steps are well coordinated.

We cover treatment and medication for the following 26 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 000



MAIN MEMBER
R1 306.00



PER
ADULT DEPENDANT
R1 306.00



PER
CHILD DEPENDANT
R695.00

MONTHLY CONTRIBUTIONS

SINGLE MEMBER



CONTRIBUTION
R1 306.00

DUAL PARENT FAMILY

CONTRIBUTION



R2 612.00



R3 307.00



R4 002.00



R4 697.00

SINGLE PARENT FAMILY

CONTRIBUTION



R2 001.00



R2 696.00



R3 391.00



R4 086.00

INCOME ABOVE R10 000



MAIN MEMBER
R1 923.00



PER
ADULT DEPENDANT
R1 923.00



PER
CHILD DEPENDANT
R842.00

MONTHLY CONTRIBUTIONS

SINGLE MEMBER



CONTRIBUTION
R1 923.00

DUAL PARENT FAMILY

CONTRIBUTION



R3 846.00



R4 688.00



R5 530.00



R6 372.00

SINGLE PARENT FAMILY

CONTRIBUTION



R2 765.00



R3 607.00



R4 449.00



R5 291.00

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

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:	0861 083 084
Client Service Please Call Me:	060 070 2095
WhatsApp:	060 070 2094

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

COUNCIL FOR MEDICAL SCHEMES

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



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