



2024  
**BENEFIT**  
CHANGES



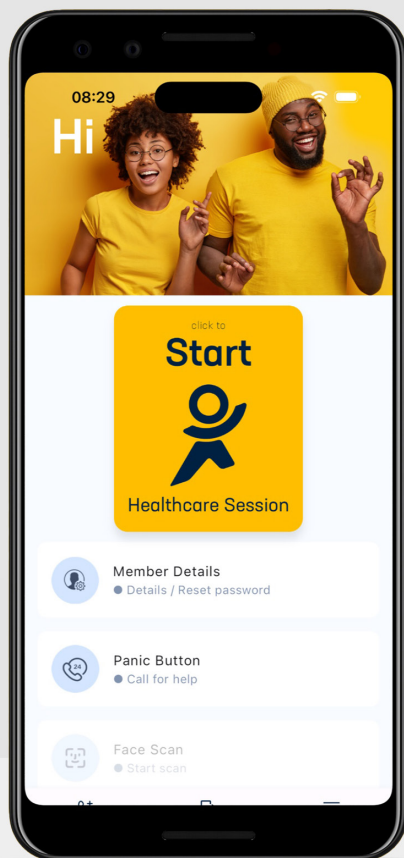
**UMVUZO**  
HEALTH  
REWARDING LIFE

## 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.



### 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.

## NEW BENEFIT: YANDISA UMVUZO 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-authorisation and protocols.

EXTREME OPTION		
BENEFIT DESCRIPTION	% INCREASE	NEW RAND VALUE BENEFIT
Internal Medical and Surgical Prostheses	5.00%	Overall Prosthesis limit removed
*Appliances	5.51%	R14 100
*Optometry	6.25%	R 4 250
*Specialised dentistry	5.00%	R10 200
*OTC Medication limit per beneficiary	4.00%	R 3 000
*OTC medication per event per beneficiary	6.00%	R 255
*Radiology and pathology out of hospital	5.00%	R15 800
*Supplementary	5.00%	R13 500

\*ALL THESE BENEFITS "STAND-ALONE" AND ARE NOT PAID FROM THE FAMILY BENEFIT.

#### ANNUAL FAMILY BENEFIT

DESCRIPTION	% INCREASE	NEW RAND VALUE BENEFIT
Principal member	5.00%	R13 500
Adult dependant	5.00%	R10 920
Child dependant <25	6.00%	R 5 400

#### 2024 CONTRIBUTION CHANGES

DESCRIPTION	2024 MONTHLY CONTRIBUTION	INCREASE PER MONTH
Principal member	R4 093	R268
Adult dependant	R3 847	R252
Child dependant <25	R1 371	R 90

**7.00% AVERAGE CONTRIBUTION INCREASE**

**SUBJECT TO REGISTRAR OF MEDICAL SCHEMES APPROVAL**

**SUPREME OPTION**

BENEFIT DESCRIPTION	% INCREASE	NEW RAND VALUE BENEFIT
Internal Medical and Surgical Prostheses	5.00%	Overall Prosthesis limit removed
*Appliances	5.00%	R12 400
*Optometry	6.00%	R 3 600
*OTC Medication limit per beneficiary	5.00%	R 2 400
*OTC Medication per event per beneficiary	5.00%	R 200
*Radiology and pathology out of hospital	5.00%	R12 200
*Supplementary	5.00%	R11 000

\*ALL THESE BENEFITS "STAND-ALONE" AND ARE NOT PAID FROM THE FAMILY BENEFIT.

**ANNUAL FAMILY BENEFIT**

DESCRIPTION	% INCREASE	NEW RAND VALUE BENEFIT
Principal member	5.00%	R11 820
Adult dependant	5.00%	R 9 480
Child dependant <25	8.00%	R 4 800

**2024 CONTRIBUTION CHANGES**

DESCRIPTION	2024 MONTHLY CONTRIBUTION	INCREASE PER MONTH
Principal member	R3 124	R204
Adult dependant	R2 937	R192
Child dependant <25	R1 030	R 67

**7.00% AVERAGE CONTRIBUTION INCREASE**

**SUBJECT TO REGISTRAR OF MEDICAL SCHEMES APPROVAL**

**STANDARD OPTION**

BENEFIT DESCRIPTION	% INCREASE	NEW RAND VALUE BENEFIT
Internal Medical and Surgical Prostheses	5.00%	Overall Prosthesis limit removed
Appliances	5.00%	R12 200
OTC Medication per event per beneficiary	32%	R 160
OTC Medication limit per beneficiary	18%	R 800
Supplementary	6.00%	R 7 400
Optometry per beneficiary per year	-	R 3 000
Dental services per beneficiary per year	-	R 3 700

**2024 CONTRIBUTION CHANGES**

DESCRIPTION	2023 MONTHLY CONTRIBUTION	INCREASE PER MONTH
Principal member	R2 594	R203
Adult dependant	R2 463	R193
Child dependant <25	R 863	R 0

**6.99% AVERAGE CONTRIBUTION INCREASE****SUBJECT TO REGISTRAR OF MEDICAL SCHEMES APPROVAL**

**ULTRA AFFORDABLE OPTION**

BENEFIT DESCRIPTION	% INCREASE	NEW RAND VALUE BENEFIT
Internal Medical and Surgical Prostheses	5.00%	Overall Prosthesis limit removed
Appliances	5.00%	R 8 200
OTC Medication per event per beneficiary	25%	R 145
Supplementary	6.00%	R 3 700
Out of network GP visits	5.81%	R 1 130
OTC Medication per beneficiary per year	46%	R 710
Dental services per beneficiary per year	-	R 3 700
Optometry per beneficiary per year	-	R 2 400
Salary band	5.00%	R10 000

**2024 CONTRIBUTION CHANGES**

ULTRA AFFORDABLE INCOME BELOW R10 000	2024 MONTHLY CONTRIBUTION	INCREASE PER MONTH
Principal member	R1 306	R102
Adult dependant	R1 306	R102
Child dependant <25	R 695	R 0

**2024 CONTRIBUTION CHANGES**

ULTRA AFFORDABLE INCOME ABOVE R10 000	2024 MONTHLY CONTRIBUTION	INCREASE PER MONTH
Principal member	R1 923	R151
Adult dependant	R1 923	R151
Child dependant <25	R 842	R 0

**7.19% AVERAGE CONTRIBUTION INCREASE****SUBJECT TO REGISTRAR OF MEDICAL SCHEMES APPROVAL**



ULTRA AFFORDABLE VALUE OPTION		
BENEFIT DESCRIPTION	% INCREASE	NEW RAND VALUE BENEFIT
Internal Medical and Surgical Prostheses	5.00%	Overall limit removed
OTC Medication per beneficiary per year	46%	R 710
OTC Medication per beneficiary per event	25%	R 145
Dental services per beneficiary per year	-	R 3 700
Optometry per beneficiary per year	-	R 2 400
Supplementary benefits	6.00%	R 3 700
Appliances	5.00%	R 8 200
Salary band	5.00%	R10 000

## 2024 CONTRIBUTION CHANGES

ULTRA AFFORDABLE VALUE INCOME BELOW R10 000	2024 MONTHLY CONTRIBUTION	INCREASE PER MONTH
Principal member	R1 203	R94
Adult dependant	R1 203	R94
Child dependant <25	R 641	R 0

## 2024 CONTRIBUTION CHANGES

ULTRA AFFORDABLE VALUE INCOME ABOVE R10 000	2024 MONTHLY CONTRIBUTION	INCREASE PER MONTH
Principal member	R1 771	R139
Adult dependant	R1 771	R148
Child dependant <25	R 775	R 0

**7.56% AVERAGE CONTRIBUTION INCREASE****SUBJECT TO REGISTRAR OF MEDICAL SCHEMES APPROVAL**

**ACTIVATOR OPTION**

BENEFIT DESCRIPTION	% INCREASE	NEW RAND VALUE BENEFIT
Internal Medical and Surgical Prostheses	5.00%	Overall Prosthesis limit removed
*Appliances	5.00%	R8 200
*OTC Medication limit per beneficiary	5.00%	R 710
*OTC Medication per event per beneficiary	7.00%	R 145
*Supplementary	6.00%	R3 700
*Radiology and pathology out of hospital	-	Unlimited
*Dentistry	5.00%	R3 500
*Optometry	5.00%	R2 400 per beneficiary

\*ALL THESE BENEFITS "STAND-ALONE" AND ARE NOT PAID FROM THE DAY-TO-DAY BENEFIT.

**DAY-TO-DAY BENEFIT**

DESCRIPTION	% INCREASE	NEW RAND VALUE BENEFIT
Principal member	6.00%	R2 040
Adult dependant	7.00%	R1 920
Child dependant <25	8.00%	R1 320

Only the following benefits are paid out of the day-to-day benefit limit:

- Consultations at a non-nominated GP
- Afterhour visits
- Prevention and Screenings
- Radiology and Pathology as requested by non-nominated GP

**2024 CONTRIBUTION CHANGES**

DESCRIPTION	2024 MONTHLY CONTRIBUTION	INCREASE PER MONTH
Principal member	R1 917	R150
Adult dependant	R1 917	R150
Child dependant <25	R 838	R 0

**7.20% AVERAGE CONTRIBUTION INCREASE**

UMVUZU HEALTH'S AVERAGE INCREASE FOR 2024 IS 7,07%

SUBJECT TO REGISTRAR OF MEDICAL SCHEMES APPROVAL



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