



2024  
**BENEFIT**  
CHANGES



**UMVUZO**  
HEALTH  
REWARDING LIFE

## UMVUZO HEALTH DIGITAL PLATFORM

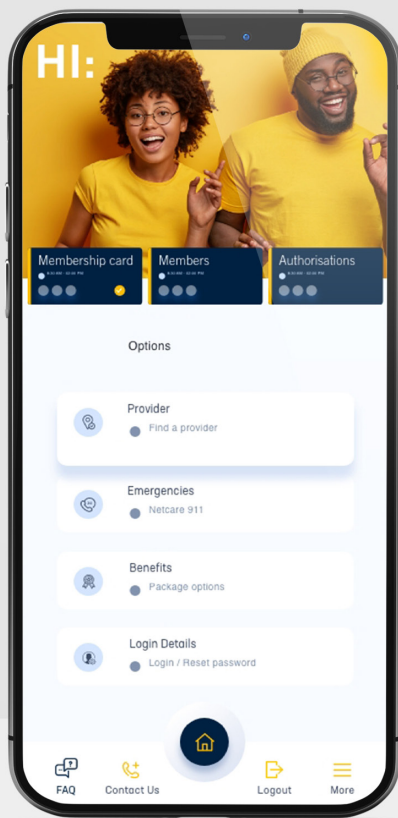
From 1 January 2024, all Umvuzo Health members, regardless of benefit option, will have access to our digital platform, where they can have many of their healthcare needs met.

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.

### 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.

## 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 |
| 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                |
| Various categories of prosthesis limits  | 5.00%      | R 0 000                |
| 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**



**Head Office Physical Address:**

Building D, Alenti Office Park,  
457 Witherite Road, The Willows,  
Pretoria, 0040

**Postal Address:**

PO Box 1463, Faerie Glen, 0043  
Email: [info@umvuzohealth.co.za](mailto:info@umvuzohealth.co.za)  
Fax: 086 670 0242

**Branch Offices:****Northern Cape:**

SIOC Community Development Trust,  
Office Park, Block A, 1<sup>st</sup> Floor,  
Cnr Hendrik van Eck and  
Kameeldoring Road, Kathu, 8446

**KwaZulu-Natal:**

16 Solstice Road,  
Unit 25 Crystal Rock Building,  
Umhlanga Rocks, KZN, 4319

**North West:**

No 2 Heystek Street,  
Rustenburg, 0299

**Free State:**

358 Stateway Street,  
Welkom, 9459

[www.umvuzohealth.co.za](http://www.umvuzohealth.co.za)