

REGISTRATIONS/ACCREDITATIONS:

Umvuzo Health is registered with the Council of Medical Schemes
Registration number 1597



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IN SOUTH AFRICA

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PRIVATE HEALTHCARE IN SOUTH AFRICA

We give members access to everything that rewards their lives. We go the extra mile.

In South Africa, despite initiatives aimed at creating affordable low-cost healthcare, medical schemes have remained inaccessible to a large majority of South Africans.

At Umvuzo Health, we strive to be a medical aid for 'the people,' meaning that we are out to change this dynamic in our country with versatile tailor-made offerings making it accessible for all employer groups.

Offering your employees a medical aid option has great benefits:

- Improved employee wellness and workplace productivity,
- Boosting employee morale,
- Decreased absenteeism,
- Tax rebates,
- Better relations with organised labour, and
- Decreased requests for advances and loans, which are often used for the payment of medical services.

The benefits of offering your employees a medical aid are endless. It is finding the correct fit which is vital. Because we spend time in understanding the needs of our members and your employees, we are able to offer the right fit for companies and their employees.



We are dedicated to making healthcare more accessible to employer groups and taking each member's hand along this journey.

BACKGROUND

Since Umvuzo Health's inception in 2004 it has always been our aim to reward life. Umvuzo Health is a Nguni word, with its very meaning being 'reward.' We are far more than a medical aid. We were created on the foundation of being a medical aid for the people, with the vision to reward life.

We work closely with our clients, brokers and consultants to maintain close relationships and to keep evolving and innovating with changing needs. Our 95% retention rate is clear evidence that indeed, we keep close ties with our members, their representatives, employers, brokers and all stakeholders to ensure we continue understanding the changing needs of our members.

It is important for us to make healthcare more accessible to companies and their employees. By doing this, greater work ethic is created with decreased absenteeism creating a positive environment.

OUR SOLUTION

Constant innovation has taken place right from the start for us to stay abreast with the people's needs and the industry trends. With this research we are able to offer the best solution because we understand our market. Our solutions consistently open the doors to private healthcare for individuals who were previously uncovered by a medical aid.

In fact, over 60% of Umvuzo Health's members were previously uncovered by a medical scheme.



We are a restricted Scheme that was registered with the Council of Medical Schemes on 1 July 2004. We are restricted only to employer groups and their respective employees within the following industries and sectors:



MINING SECTOR



FOOD SECTOR



STEEL SECTOR



RETAIL SECTOR



TRANSPORT



HOSPITALITY



EDUCATION

WHO WE ARE

WE ARE A SELF ADMINISTERED SCHEME

We take ultimate responsibility for everything.

We like to keep matters in our own hands and due to the Schemes' restrictive criteria, anti-selection provides corporate employer groups with an opportunity to participate in a responsible medical scheme environment. The risk is well managed through cross subsidisation which enables us to offer affordable premiums yet maintaining the quality of healthcare to our members.



Our increasing membership base bears testimony to a Scheme that is fulfilling a promise. We are known to listen, show humanity and to simply be there for our members. With this unique offering, we walk with confidence together with our members on this journey.

We are all inclusive. Our Board of Trustees consists out of a dynamic mix of representatives elected by the members themselves.

WHO MANAGES UMVUZO?

With the aim of being all inclusive, members enjoy 100% representation on the Board of Trustees. This Board of Trustees (BOT) is elected every three years at our Annual General Meeting and is fully represented by members of the Scheme. As the members themselves elect the BOT, a dynamic mix of representatives and employer groups are chosen.

Along with the BOT, an appointed Principal Officer manages the affairs of the Scheme.

We have a hands-on approach.
We take full responsibility for everything.

WHO ADMINISTERS THE SCHEME?

We are self-administered, ultimately taking full responsibility for everything. The great advantage of being self-administered ensures that the administrative duties are performed cost effectively.

This approach enables us to take full control and to use the bulk of the member's premium towards the benefits of the members.

We make use of the Medstar System, maintained by MIP Holdings, and audited by the Council of Medical Schemes.

The system used integrates the following modules:



PRODUCTS OFFERED

ACTIVATOR

Our Activator Option provides the cost effective healthcare cover at a member nominated GP and selected DSP hospital groups. It is ideal for single and young couples with healthy lifestyles.

STANDARD

Our Standard Option is an all-rounder Option, including great benefits for the whole family and is ideal for middle income earners. This Option allows members to have more secondary benefits, makes use of the Universal Network and gives access to all private hospital groups.

ULTRA AFFORDABLE

Our Ultra Affordable Option is ideal for young, healthy, single individuals who lead an active lifestyle, who will be fully covered with private healthcare by using the Universal Network and giving access to all private hospitals. The premium on this Option is broken down into two different categories to increase affordability.

ULTRA AFFORDABLE VALUE

Our Ultra Affordable Value 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.

SUPREME

Our Supreme Option is the traditional fee-for-service Option aimed at members with the need for higher medical care. This Option gives members freedom of choice when it comes to doctors and specialists. There are super benefits on the Supreme Option and therefore it is a sought after choice.

EXTREME

Our Extreme Option is aimed at members who need access to a larger amount of benefits. This 'freedom of choice,' fee-for-service Option offers members who may have higher healthcare needs great support, as well as to large families who need greater medical cover.



With having your best interests at heart, we have tailor-made Options that suit every stage of your life.

DISEASE MANAGEMENT PROGRAMMES

At Umvuzo Health, our approach to healthcare has always been that we need to look at our members holistically, with an integrated approach. That is why we place great emphasis on our Disease Management Programmes, with more conditions being managed actively.

Our programmes ensure that our members receive an individualised treatment plan, coordinated set of evidence-based interventions, ongoing health monitoring and support. We make use of the services provided by Rx Health to manage the Active Disease Management Programmes. Rx Health is a Council of Medical Schemes-accredited managed care organisation that is focused on rendering managed care services on behalf of the Scheme.

The programmes' objectives are as follows:

- Enhance the patient's health and quality of life,
- Reduce the need for hospitalisation and other costly treatments,
- Lower healthcare spending, and
- Reduce absenteeism in the workplace.

We are here to reward our members and provide the best possible healthcare solutions.





We are the people's medical Scheme. Always inclusive and flexible in our approach.

LOYALTY PROGRAMME

We pride ourselves in being attuned to our members' needs and are able to offer products and add-on benefits that are truly beneficial to them.

We are very proud of our Phambili Loyalty Programme, as it truly speaks to members and clearly shows that we understand who our members are and what their needs are.

Upon joining, all Umvuzo Health main members qualify for the following:

- One medicine bag per family (this has basic medicines that are usually available over the counter, such as paracetamol, bandages, cough medicine, etc.),
- One medicine bag refill received yearly, and
- Free membership to the Mahala Plan for main members only, which includes accidental death and disability cover.

AFTER SALES SUPPORT

Members are the reason we exist. Because we have taken note of this, every effort and procedure has been put into place to offer the best possible after sales support.

Our call centre is ready to assist 24 hours a day, seven days a week and 365 days a year. For general enquiries, members are assisted during working hours, and for all authorisations, the call centre is open 24/7/365.

To ensure that phone calls are handled to the best of our ability, all calls are recorded. All member interactions are also recorded on the system to ensure that every interaction is captured. In the event of any queries or complaints, we are able to retrieve the call and do thorough investigations. As part of ongoing quality management and control, we also randomly listen to calls to ensure that our agents maintain the highest standards possible and give effective, quality service to our members.

KEY ACCOUNT MANAGERS

We take special care in selecting Key Account Managers. Being professional, positive, connected, reliable, innovative, attentive and approachable are essential when it comes to the way in which we deal with our members and partners.

The Key Account Managers visit our members at their respective work places at predetermined times, and usually with a dedicated person in the Human Resources Department. These dates and times are communicated to the members/employees in advance for them to be able to have an open channel of communication to their Scheme.

Our Key Account Managers have remote access to our systems, which enables them to give on-the-spot feedback on most issues.

With our approachable nature and positive outlook, we can see beyond any obstacle.

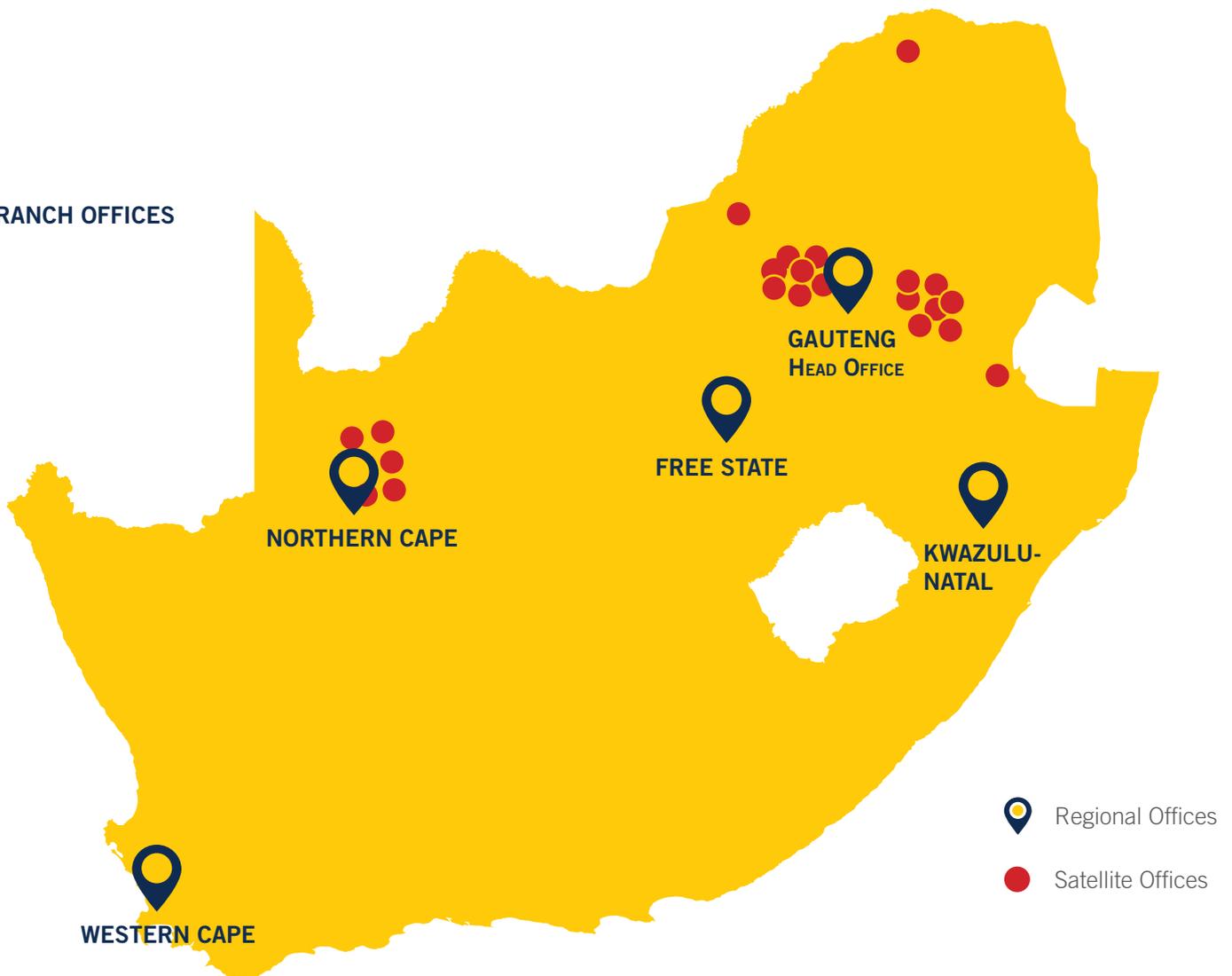


Our national footprint gives members easy access to any queries or on-the-spot assistance.

SATELLITE OFFICES

We like to be close to our members and give hands-on advice. That is why we operate in (almost) every corner of the country. These offices are fully equipped and members who visit them are assisted with any queries they might have. The representatives at these offices have direct access to our Head Office for any additional support.

BRANCH OFFICES



Head Office Physical Address:

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

Postal Address:

PO Box 1463, Faerie Glen, 0043
Email address: info@umvuzohealth.co.za
Fax Number: 0866 700 242

Branch Offices:

NORTHERN CAPE

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

WESTERN CAPE

1st Floor, Willowbridge Centre
Regus Offices, Carl Cronje Drive
Tyger Valley
Cape Town
7530

KWAZULU-NATAL

16 Solstice Road,
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9459

