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November 2022

Dear Umvuzo Member

We are fast approaching the end of 2022, a year filled with good news and serious challenges. We saw the lifting of Covid-19 rules, and the reduction in Covid-19 cases to a point where these statistics are no longer published. However, the world at large and our country specifically, faced and continues to face serious economic challenges brought on by various factors.

As Umvuzo Health, we celebrated eighteen years of existence in July and went through another successful elective Annual General Meeting. We are immensely grateful to our members and partners who continue to journey with Umvuzo Health. We would not have made it this far without your continued support. We want to assure our members of our commitment to being dedicated to you and meeting your health needs.

2023 BENEFITS AND CONTRIBUTION REVIEW

This is also that time of the year when we communicate the benefits and contribution changes on Umvuzo Health.

This information will enable you to make informed choices about the various Options available to you. You now have the opportunity to review your current benefit Option, assess your current healthcare needs and make the appropriate decision. The changes reflected below, and those you may wish to make will take effect from 1 January 2023. If you are still happy with your current Option, then you need not do anything. Your current Option will simply continue into 2023 with the revised monthly contribution and benefits, as reflected below. However, should you wish to make any changes, such as changing your Option, or adding or removing a dependant, please notify your HR Department of your Option change for 2023 before the specified deadline, determined by your employer.

The average increase of the Scheme is 8,35% from 1 January 2023.

CHANGES PER OPTION

Regarding the benefits and contributions, here are the key changes per Option:

ACTIVATOR OPTION

This Option provides unlimited consultations at a member-nominated GP of choice and from 2023 will give access to ALL hospital groups nationwide. Furthermore, the optometry and over-the-counter benefits now stand alone, ensuring members have the cover they need when they need it. All other benefit categories have also received inflationary increases.

We are pleased to announce the child dependant contribution remains unchanged, with the same contribution as in 2022.

The average contribution increase for the Activator Option is **8.5%** as reflected below.

2023 CONTRIBUTIONS

Principal Member	R1 767
Adult Dependiant	R1 767
Child Dependiant	R 838

ULTRA AFFORDABLE OPTION

The income bands on the Ultra Affordable Option have been increased to below and above **R9 500** respectively. The good news is that the child dependant contribution remains unchanged, with the same contribution as in 2022.

Here is a quick summary of the new contributions:

INCOME BELOW R9 500

2023 CONTRIBUTIONS

Principal Member	R1 204
Adult Dependant	R1 204
Child Dependant	R 695

INCOME ABOVE R9 500

2023 CONTRIBUTIONS

Principal Member	R1 772
Adult Dependant	R1 772
Child Dependant	R 842

ULTRA AFFORDABLE VALUE OPTION

The income bands on the Ultra Affordable Value Option have been increased to below and above **R9 500** respectively. The child dependant contribution remains unchanged with the same contribution as in 2022. From 2023, members of this Option will have access to ALL hospital groups.

INCOME BELOW R9 500

2023 CONTRIBUTIONS

Principal Member	R1 109
Adult Dependant	R1 109
Child Dependant	R 641

INCOME ABOVE R9 500

2023 CONTRIBUTIONS

Principal Member	R1 632
Adult Dependant	R1 632
Child Dependant	R 775

All other benefit categories on both Options have also received inflationary increases.

The average contribution increase for the Ultra Affordable and Ultra Affordable Value Options is **8.9%**

STANDARD OPTION

This benefit-rich Option continues to give comprehensive cover to our members, with generous cover for families and competitive contributions. We are pleased to announce that the child dependant contribution also remains unchanged with the same contribution as in 2022.

2023 CONTRIBUTIONS

Principal Member	R2 391
Adult Dependant	R2 270
Child Dependant	R 863

All other benefit categories on both Options have also received inflationary increases.

The increase on the Standard Option is **8%**

SUPREME OPTION

This traditional, freedom-of-choice Option has received remarkable changes for 2023. The optometry and over-the-counter benefits now stand alone and are no longer subject to family benefits. Crowns and bridges are now covered, subject to available family benefits.

2023 CONTRIBUTIONS

Principal Member	R2 920
Adult Dependant	R2 745
Child Dependant	R 963

All other benefit categories on both Options have also received inflationary increases.

The average contribution increase on the Supreme Option is **7,9%**

EXTREME OPTION

Our second traditional, freedom-of-choice Option has also received remarkable changes for 2023. The optometry and over-the-counter benefits now stand alone and are no longer subject to family benefits.

2023 CONTRIBUTIONS

Principal Member	R3 825
Adult Dependant	R3 595
Child Dependant	R1 281

All other benefit categories on both Options have also received inflationary increases. The average contribution increase on the Extreme Option is **8,5%**

As is our custom, our contribution increases are always accompanied by benefit increases as well, to ensure your benefits on each Option continue to give you adequate cover.

The average benefit increase for 2023 is **5,5%**, with additional major benefit enhancements on our Activator, Supreme and Extreme Options.

ASSISTANCE WHEN CHOOSING YOUR OPTION

For details on all the benefit changes for 2023, you can access our brochures from your HR office, Umvuzo Health website (www.umvuzohealth.co.za), Umvuzo Health onsite office as well as our Call Centre.

If you would like to speak to one of our consultants to get a detailed explanation of our Options, please contact our Client Service Call Centre on 0861 083 084 or send a "Please call me" to 060 070 2095 during working hours.

We would like to take this opportunity to thank you for your continued support throughout 2022. We continue to grow as a Scheme because of you.

Wishing you a wonderful festive season, and a prosperous and healthy 2023!

UMVUZO HEALTH