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CAT B: MURRAY & ROBERTS CEMENTATION MEMBERS

Dear Member

Option renewal is the one time of the year where members are given the choice to change their medical scheme option. It is a change that will directly influence your financial situation and health cover. To ensure that the correct level of cover is selected to suit your needs for 2024 and for you to make an informed decision, we encourage you to attend one of the sessions indicated below:

Area	Date	Help Desk Sessions	Time
Rustenburg	09-Nov	Karee 4	12h00 - 15h00
	07-Nov	Impala 16	12h00 - 15h00
Marikana	08-Nov	Karee 3	05h00 - 10h00
	10-Nov	Rowland Shaft	11h00 - 15h00
Northam Limpopo	06-Nov	Swartklip	05h00 - 11h00
	03-Nov	Mponeng	12h00 - 16h00
	02-Nov	Bentley Park	08h00 - 12h00
Musina - Limpopo	23-Nov	Venetia	05h00 - 13h00
	24-Nov		05h00 - 13h00
Limpopo	16-Nov	Phalaborwa	17h00 - 20h00
	17-Nov	Phalaborwa	05h30 - 10h00
	14-Nov	Ivan Plats	17h00 - 19h00
	15-Nov	Ivan Plats	05h30 - 11h00

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A full time onsite consultant, Carol Tshitahe, will be available to all Cat A and B staff members Mon-Thur from 08h00 to 16h30, Fridays 08h00 to 15h00 and can be contacted on email: tshitahec@alexforbes.com or tel: 011 269 1552

Solomon Ngobeni will be visiting the above sites, together with medical scheme representatives to assist you with your medical aid and option selection for 2023. Solomon's contact details are: ngobenis@alexforbes.com or tel: 011 269 1876

Changing your plan or medical scheme for 2024

Moving from Bonitas to Umvuzo Medical Scheme

Changing your medical scheme from Bonitas to Umvuzo is not compulsory. If you are satisfied with your current option and believe it will continue to meet you and your family's health needs for 2024, you are welcome to continue with your current option on Bonitas and will not need to complete any forms, but you still need to make note of any changes for 2024 that may apply to **your** plan.

If you want to change your medical aid scheme (i.e. from Bonitas to Umvuzo), you must complete a new Umvuzo application form **as well as a Bonitas termination letter** and send it to your HR on site before **30 November 2023**.

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Moving from Umvuzo to Bonitas or Changing Option

Changing your medical scheme from Umvuzo to Bonitas is not compulsory. If you are satisfied with your current option and believe it will continue to meet you and your family's health needs for 2024, you are welcome to continue with your current option on Umvuzo and will not need to complete any forms, but you still need to make note of any changes for 2024 that may apply to your plan.

If you want to change your medical aid scheme (i.e. from Umvuzo to Bonitas), you must complete a new Bonitas application form as well as a Umvuzo termination letter and send it to your HR on site before **30 November 2023**.

If you do want to change your benefit option on Umvuzo, you must complete the attached option change form and return it to your HR on site before **30 November 2023**. Please note that if you do not make a change before the required deadline, you will only be able to change your option at the end of 2024.

Company subsidy

Murray & Roberts Cementation current subsidy is R584 per month.

Bonitas Medical Fund Contributions for 202

The Bonitas BonCap contributions will increase by **6.9%** from 1 January 2024. The new rates, for income category R0 – R10 680 is as follows:

Bonitas BonCap Option	Current 2023 Rates		Rates from 1 January 2024
Main Member	R1 368		R1 430
Spouse or Adult Dependant	R1 368		R1 430
Child Dependant	R644		R673

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Umvuzo Contributions for 2024

Umvuzo Health Medical Scheme Product Changes 2024

Contribution changes

Umvuzo Health Medical Scheme announced an average weighted increase of **7.07%** and will be applied effective **1 January 2024**.

The contribution increases per plan ranges from **6.9% to 7.7%**

Plan Increase

I do not understand the
increase %

Plan Name	Plan Increase %
Extreme	7.01%
Supreme	6.98%
Activator Prev 1767 diff 150 / 1767 = 8.49%	7.14%
Standard prev 2391 diff 203 / 2391 = 8.49%	6.99%
Ultra Affordable Below Prev 1204 diff 197 / 1204 = 8.47%?? Ultra Affordable Above Prev 1772 diff 151 / 1772 = 8.52%??	7.74%
Ultra Affordable Value – Below 1109 diff 94/1109 = 8.48%??	7.40%

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Ultra Affordable Value –Above Prev 1632 diff 8.52%

Please [click here](#) to access the detailed Umvuzo 2023 contribution table.

Umvuzo Ultra Affordable Option	2024 Rates for members earning below R10 000	2024 Rates for members earning above R10 000
Main Member	R1 306	R1 923
Spouse or Adult Dependant	R1 306	R1 923
Child Dependant	R 695	R 842

Umvuzo Ultra Affordable Value Option	2024 Rates for members earning below R9 500	2024 Rates for members earning above R9 500
Main Member	R1 203	R1 771
Spouse or Adult Dependant	R1 203	R1 771
Child Dependant	R 641	R 775

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Activator Option	2024 Rates	Standard Option	2024 Rates
Main Member	R1 917	Main Member	R2 594
Spouse or Adult Dependant	R1 917	Spouse or Adult Dependant	R2 463
Child Dependant	R 838	Child Dependant	R 863

Extreme Option	2024 Rates	Supreme Option	2024 Rates
Main Member	R4 093	Main Member	R3 124
Spouse or Adult Dependant	R3 847	Spouse or Adult Dependant	R2 937
Child Dependant	R 1 371	Child Dependant	R1 030



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New Benefits effective 1 January 2024

- Virtual consultation on all plans via the app at no cost
- Smart Phone Facial Screening - These measures certain vital signs via a facial scan.
- Online System Tracker – online tool that monitors your illness symptoms such as fever, Cough.
- Yandisa Benefits - tests that unlocks additional benefits amounting to R50 000 per family.
- Child dependant age increased to 25 years.
- Child rate increased on Supreme and extreme plan, other plans child rates unchanged for 2024
- Network dissolved across all options.

Benefit Enhancements effective 1 January 2024

The follow benefits will have an increase in 2024 on all options. The benefit limits have been increased by an average of **5.5%** for 2024.

- Overall prosthesis removed in 2024 on all options
- Increase the major musculoskeletal prosthesis limit
- Increase the functional prosthesis limit
- Increase the joint replacements limit
- Appliances limit to increase limit
- Radiology and pathology (Out of hospital) to increase
- OTC medication per limit per beneficiary, no longer subject to family benefits on all options.

Other benefit changes

No Co-Payments and Deductibles on all Umvuzo plans.



www.umvuzohealth.co.za

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CHANGE OF OPTION

Membership number		Date	Y	Y	Y	Y	M	M	D	D
DETAILS OF THE PRINCIPAL MEMBER Race - A – African/Black, I – Indian/Asian W – White C – Coloured										
Dr		Ref		Mr		Mrs		Miss		
Surname										
Full Names										
Member's date of birth	Y	Y	Y	Y	M	M	D	D	Race	African/Black
ID number										
Residential address										
Postal address										
Telephone number (H)										
Telephone number (W)										
Cellphone number										
Email address										
Name of employer						Employee number				
HR Department contact person						Telephone number				
CHANGE MY OPTION TO (Please tick next to box) If Activator/Ultra Affordable Value is selected, kindly complete the CP Nomination form.										
Activator		Ultra Affordable Value		Ultra Affordable		Standard		Supreme		Extreme
MEMBER DECLARATION										

I understand that this written notice to change my option will apply for the whole year.

Member Signature

Date

Namestamp of employer

Human Resource Manager / Practitioner Signature

Date