



**2026  
PRODUCT  
PRESENTATION**



REWARDING LIFE

We **exist** to change the **healthcare landscape** by making private healthcare **accessible** especially to those who previously could not afford it.



# Index

1. Who we are
2. Financials & Demographics
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4. Our products
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# Who we are

We are a **self-administered**  
**restricted**

Scheme established in 2004.



We **specialise**   
in specific sectors and industries.



**HOSPITALITY**



**EDUCATION**



**FOOD**



**MINING**



**RETAIL**



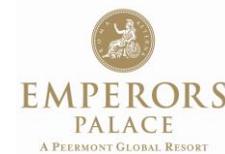
**STEEL**



ANDALUSITE RESOURCES



DAIMLER TRUCK

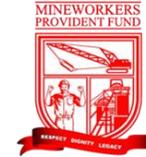




Kimberley Ekapa Mining



CK 2004/12791/23  
**LANGELIHLE CLEANING SERVICES**  
 WHERE ONLY THE SERVICE MATTERS THE MOST!



MTB



PHILVER



Safety • Quality • Speed







# Demographics & Financials

We are **financially strong** and well **managed.**





**101 117**

Total lives covered



**31.95**

**Low** beneficiary  
average age



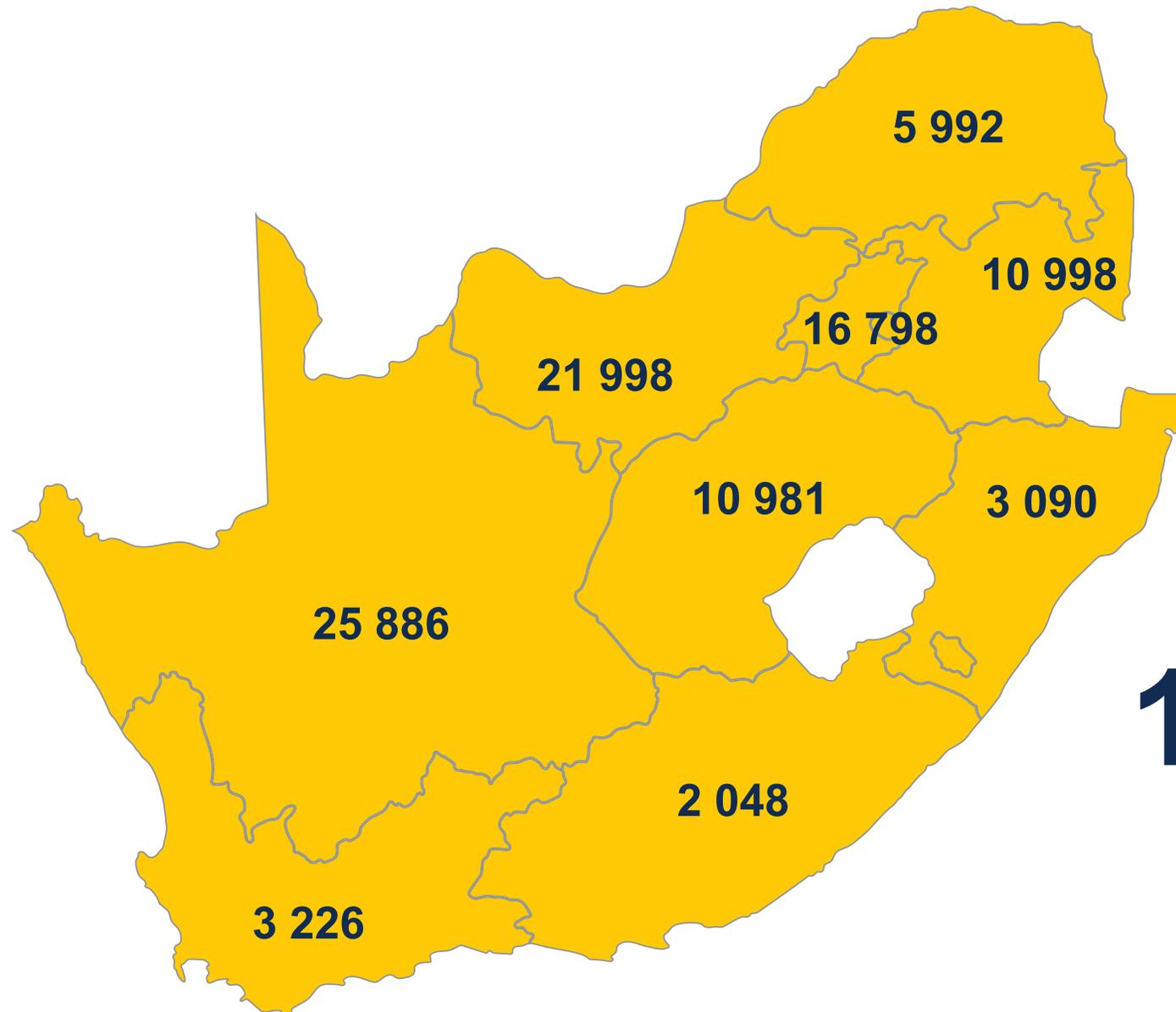
**54.62%**

**Healthy**  
solvency ratio



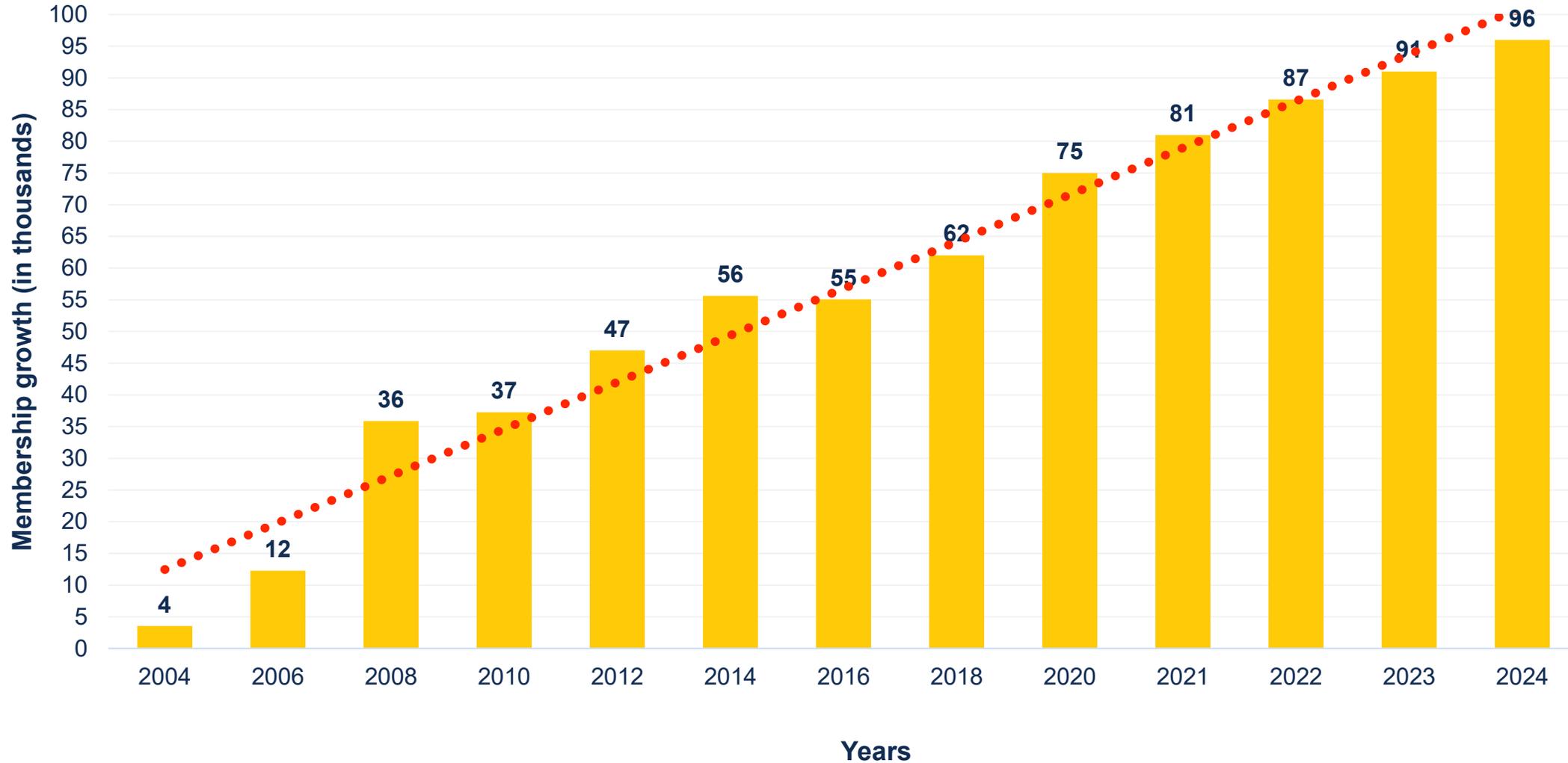
**R1 200b**

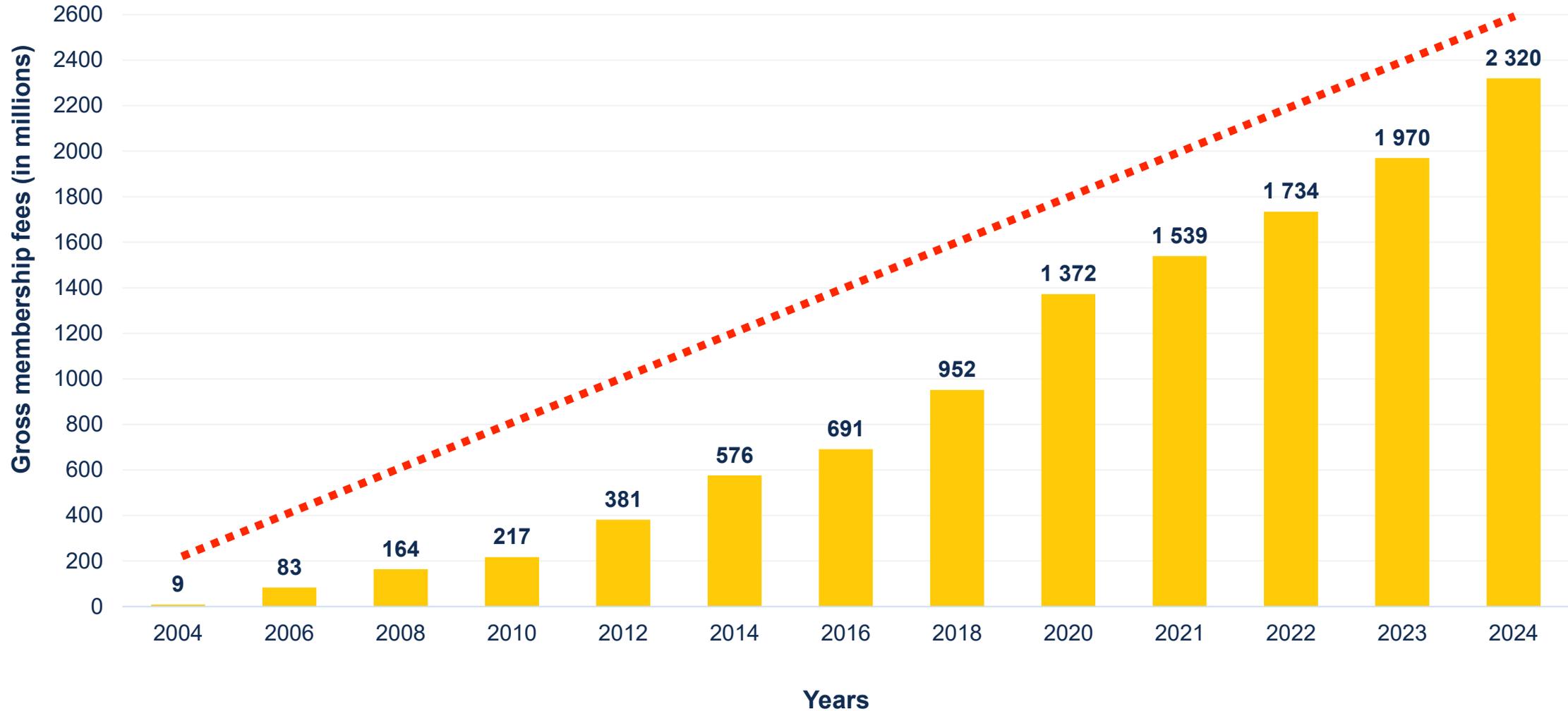
Solvency in  
rand value

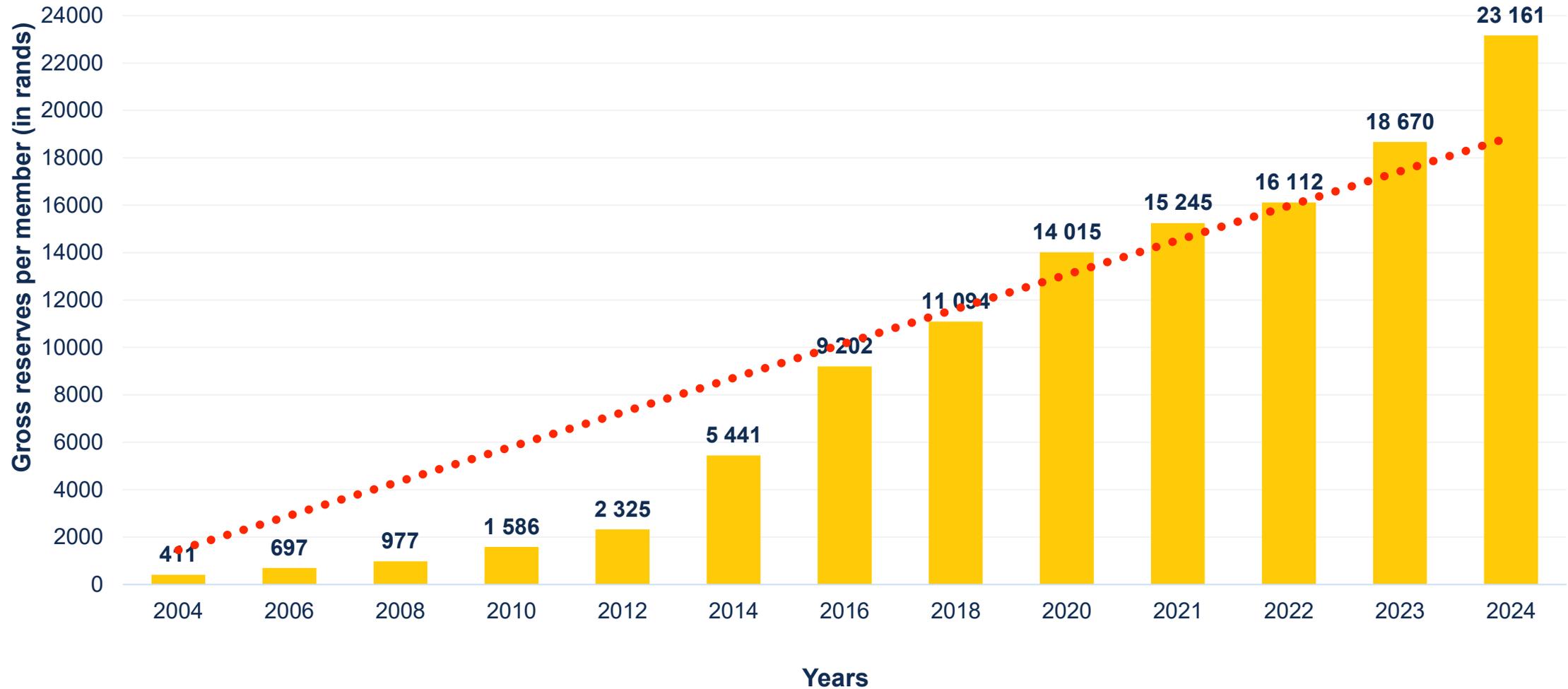


**101 117**

Total beneficiaries covered







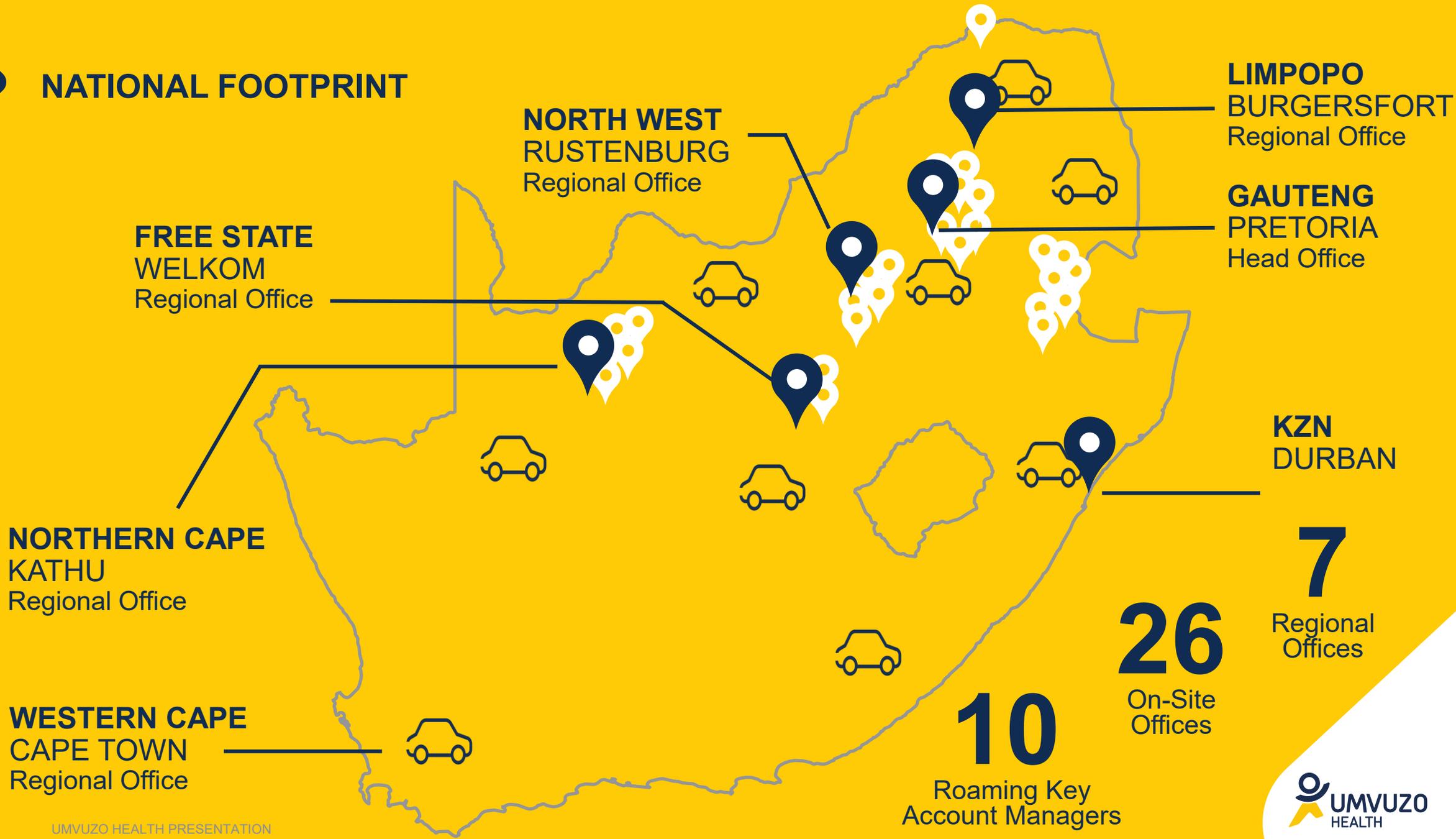
# Service Model

The  
**Scheme...**   
has had a  
**98%** client retention rate  
since inception in **2004.**





# NATIONAL FOOTPRINT





# Benefit Design

The  
**Scheme...**  
that gives access to   
**private healthcare**  
across all Options.

We have no built-in  
**co-payments**  
on any of our Benefit Options.





## Cover That Speaks to Every Member



Every person has unique health needs.



Umvuzo Health provides benefits tailored to women, men, youth, the mature and the elderly.



This ensures comprehensive protection for the member and their families.



## Empowering Women's Health

### Mental Health & Emotional Wellbeing

Access to counselling, support networks, and stigma-free treatment.



### Reproductive & Maternal Health

Gynae Visits | Ultrasounds  
Menopause | Contraceptives  
Sterilisation | Maternity Bag



### Preventive Health & Screenings

Pap Smears | HPV Tests  
Mammograms | Lifestyle Diseases



### Coordinated Chronic Care

Autoimmune Disorders |  
Thyroid Conditions |  
Diabetes | HIV





## Men's Health: Strong Health for Strong Lives

**Chronic disease prevention & management**  
For Heart Health | High Blood Pressure | Diabetes | HIV

**Sexual & Reproductive Health**  
Vasectomy | Circumcision  
STIs | Urinary Tract

**Protection and Prevention**  
Prostate Cancer Screening |  
Physical Check-ups

**Mental & Emotional Health**  
Access to Counselling  
Support | Treatment





## Healthy Youth, Brighter Futures

**Youth Chronic cover**  
Eczema | Anaemia  
Severe Acne | Type 1 Diabetes



**Emergency readiness**  
Netcare 911  
Annual Medicine Bag



**Oral health is key**  
Full Dental Care | Cleaning  
Fillings | Wisdom Teeth



**Immunisations**  
Stay protected with vital  
childhood vaccinations



**Eye health**  
Optometry (consultation + lenses/frames)





## Healthy Aging: Care that grows with you

**Managing Chronic Disease and Early detection**

**Cancer Treatment Programmes | Management Support | Screening**



**Mental health and wellness**

**Maintaining Functional Capacity**  
Joint Replacement | Flexibility  
Physical Strength

**Preventive Screening & Health Monitoring**  
Check-ups | Early detection | Lifestyle audits



## One Scheme. Many Life Journeys.



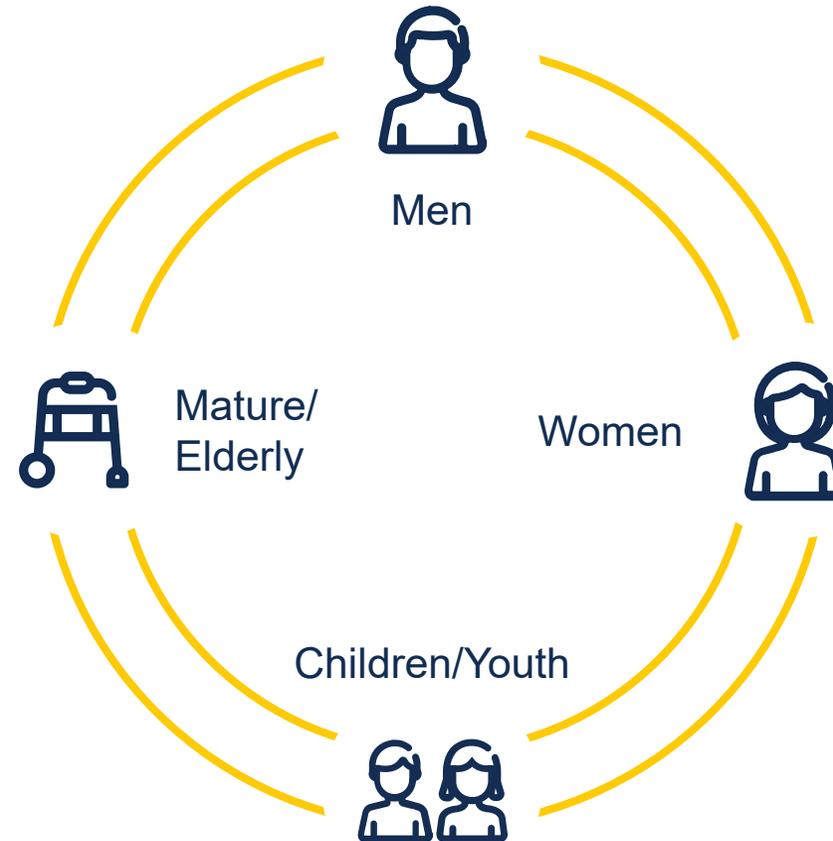
Umvuzo Health delivers cover that adapts to **every stage of life.**



Families are supported from childhood to old age.



Everyone benefits from a healthier, more productive life.





**UA** **ULTRA AFFORDABLE  
OPTION**

**ST** **STANDARD  
OPTION**

**AC** **ACTIVATOR  
OPTION**

**SU** **SUPREME  
OPTION**

**EX** **EXTREME  
OPTION**

All members have access to **Virtual/Digital consultations**, directly from their phones, using the Umvuzo Care App.

Here's how to download the App.





The Ultra Affordable Option is the perfect entry point for young individuals, families just starting out, or those entering the medical aid market for the first time.

It balances affordability with essential health cover, addressing the concern of being uninsured without overburdening the budget.

It offers meaningful protection while keeping contributions manageable, making it ideal for people who want peace of mind and security at a price they can handle.



## ULTRA AFFORDABLE CONTRIBUTIONS



BELOW R11 000	<b>MAIN MEMBER:</b> <b>ADULT DEPENDANT:</b> <b>CHILD DEPENDANT:</b>	<b>R1 564.00</b> <b>R1 564.00</b> <b>R 758.00</b>
ABOVE R11 000	<b>MAIN MEMBER:</b> <b>ADULT DEPENDANT:</b> <b>CHILD DEPENDANT:</b>	<b>R2 302.00</b> <b>R2 302.00</b> <b>R 919.00</b>

## PRIMARY BENEFITS

### UMVUZO DIGITAL PLATFORM FOR NURSES AND GP'S IS PROMOTED



#### GP & NURSE CONSULTATIONS

8 face-to-face consultations, thereafter unlimited through Umvuzo Digital Platform



#### OPTOMETRY

1 eye test, 100% of the costs of clear lenses; **R1 050** for frames ONLY. Contact lenses to the value of R1 825.



#### INVESTIGATIONS

X-rays | Soft tissue ultrasound  
Pathology



#### MEDICATION ACUTE | OTC | CHRONIC

OTC medication R790 per beneficiary | R165 per event



#### DENTAL CARE

R4 100 per beneficiary



#### PREVENTATIVE & SCREENING

Flu Vaccine | Pap smear | Glucose Test | Cholesterol | Blood Pressure | BMI | Rapid HIV Test |



#### MALE HEALTH

PSA | Circumcision\* | Vasectomy\*  
\* Pre-authorisation required



#### FEMALE HEALTH

Oral contraceptives R210 | Mammogram\*  
Pap smear |HPV| Laparoscopic sterilisation\*  
\* Pre-authorisation required

## ULTRA AFFORDABLE CONTRIBUTIONS



BELOW R11 000

MAIN MEMBER:  
ADULT DEPENDANT:  
CHILD DEPENDANT:

R1 564.00  
R1 564.00  
R 758.00

ABOVE R11 000

MAIN MEMBER:  
ADULT DEPENDANT:  
CHILD DEPENDANT:

R2 302.00  
R2 302.00  
R 919.00

## SECONDARY BENEFITS

PRE-AUTHORISATION REQUIRED | SCHEME RATES APPLY



### SPECIALIST VISITS

7 visits per family per year  
Referred by treating GP



### MEDICATION ACUTE & CHRONIC



### EMERGENCY MEDICAL SERVICES

Netcare 911



### SUPPLEMENTARY BENEFITS

R3 900 per family per year  
\*No pre-authorization required



### MENTAL WELLNESS

24/7 Hotline & WhatsApp Support  
Therapist consultation (*subject to Supplementary Benefits*)  
Group & Family Support for trauma and major life changes  
Digital Wellness Tools



### TERMINAL AND WOUND CARE

R5 000 per family per year



### AFTER-HOURS/EMERGENCY VISITS

3 visits per family per year



### APPLIANCES

R9 000 per family per year



### MATERNITY CARE PLAN

3 GP or Gynaecologist consults, 2 x 2D ultrasound scans,  
Prenatal vitamins, Additional blood and urine tests  
Maternity Bag, **Programme registration required**

## ULTRA AFFORDABLE CONTRIBUTIONS



BELOW R11 000

MAIN MEMBER:  
ADULT DEPENDANT:  
CHILD DEPENDANT:

R1 564.00  
R1 564.00  
R 758.00

ABOVE R11 000

MAIN MEMBER:  
ADULT DEPENDANT:  
CHILD DEPENDANT:

R2 302.00  
R2 302.00  
R 919.00

## HOSPITAL BENEFITS

UNLIMITED | PRE-AUTHORISATION REQUIRED | SCHEME RATES APPLY | ACCESS TO ALL HOSPITAL GROUPS



### GENERAL

Consultations | Treatment  
Procedures | Anaesthesia



### ACCOMMODATION

General ward | High care | ICU



### INTERNAL PROSTHESES

Vascular R32 400 | Functional R11 100  
Joint replacements R35 800 | Major musculoskeletal R22 100



### INVESTIGATIONS

Radiology | Pathology | Medical technology



### DISCHARGE MEDICATION

7 days' supply



### BLOOD TRANSFUSION

100% of the cost



### SCANS (IN & OUT OF HOSPITAL)

1 scan per family per year  
RT | MRI | CAT



### MENTAL HEALTH

3 weeks hospital cover per year or  
15 outpatient psychotherapy  
contacts per year



### ONCOLOGY (CANCER)

A total treatment plan benefit allocated  
based on Scheme  
treatment guidelines



The Standard Option is well-suited for families who want a comprehensive level of cover across primary, secondary, and tertiary care needs.

It addresses the concern of not only day-to-day healthcare costs but also larger, unforeseen medical events.

It strikes a balance between offering generous benefits that safeguard the whole family while maintaining flexibility through both virtual and in-person access to care.



# STANDARD CONTRIBUTIONS



**MAIN MEMBER:  
ADULT DEPENDANT:  
CHILD DEPENDANT:**

**R3 106.00  
R2 949.00  
R 942.00**

## PRIMARY BENEFITS

## SECONDARY BENEFITS

UMVUZO DIGITAL PLATFORM FOR NURSES AND GPs IS PROMOTED

PRE-AUTHORISATION REQUIRED | SCHEME RATES APPLY

 <p><b>GENERAL PRACTITIONER</b> 10 face-to-face consultations, thereafter unlimited through Umvuzo Digital Platform</p>	 <p><b>OPTOMETRY</b> 1 eye test   100% of the costs of clear lenses   <b>R1 315</b> for frames ONLY. Contact lenses up to the value of R2 025</p>	 <p><b>INVESTIGATIONS</b> X-rays   Soft tissue ultrasound Pathology</p>	 <p><b>SPECIALIST VISITS</b> 10 visits per family per year</p>	 <p><b>MEDICATION ACUTE &amp; CHRONIC</b></p>	 <p><b>EMERGENCY MEDICAL SERVICES</b> Netcare 911</p>
 <p><b>MEDICATION ACUTE   OTC   CHRONIC</b> OTC medication R950 per Beneficiary   R180 per event 27 CDL   6 Additional Chronic Conditions</p>	 <p><b>DENTAL CARE</b> R4 900 per beneficiary</p>	 <p><b>PREVENTATIVE &amp; SCREENING</b> Flu Vaccine   Pap smear   Glucose Test Cholesterol   Blood Pressure   BMI &amp; Waist Circumference   Rapid HIV Test</p>	 <p><b>SUPPLEMENTARY BENEFITS</b> R7 800 per family per year *No pre-authorisation required</p>	 <p><b>MENTAL WELLNESS</b> 24/7 Hotline &amp; WhatsApp Support Therapist consultation (subject to Supplementary Benefits) Group &amp; Family Support for trauma Digital Wellness Tools</p>	 <p><b>TERMINAL AND WOUND CARE</b> R8 000 per family per year</p>
 <p><b>MALE HEALTH</b> PSA   Circumcision*   Vasectomy* * Pre-authorisation required</p>	 <p><b>FEMALE HEALTH</b> Oral contraceptives R210 Mammogram*   Pap smear   HPV   Laparoscopic sterilisation* * Pre-authorisation required</p>		 <p><b>AFTER-HOUR/ VISITS</b> 5 visits per family per year</p>	 <p><b>APPLIANCES</b> R13 500 per family per year</p>	 <p><b>MATERNITY CARE PLAN</b> 3 visits to GP or Gynaecologist, 2 x 2D ultrasound scans, Prenatal vitamins, Additional blood and urine tests <b>Programme registration required</b></p>

## STANDARD CONTRIBUTIONS



**MAIN MEMBER:  
ADULT DEPENDANT:  
CHILD DEPENDANT:**

**R3 106.00  
R2 949.00  
R 942.00**

## HOSPITAL BENEFITS

UNLIMITED | PRE-AUTHORISATION REQUIRED | SCHEME RATES APPLY | ACCESS TO ALL HOSPITAL GROUPS



### GENERAL

Consultations | Treatment | Procedures | Anaesthesia



### ACCOMMODATION

General ward | High care | ICU



### INTERNAL PROSTHESES

Vascular **R40 800** | Functional **R13 500**  
Joint replacements **R45 700** | Major musculoskeletal **R27 400**



### INVESTIGATIONS

Radiology | Pathology | Medical technology



### DISCHARGE MEDICATION

7 days' supply



### BLOOD TRANSFUSION

100% of the cost



### SCANS (IN & OUT OF HOSPITAL)

**2 scans** per family per year  
RT | MRI | CAT



### MENTAL HEALTH

**3 weeks** hospital cover per year or  
**15 outpatient** psychotherapy contacts per year



### ONCOLOGY (CANCER)

**A total treatment plan benefit** allocated based on  
Scheme treatment guidelines



The Activator Option is a forward-thinking, value-for-money choice, designed for individuals and families who want more than just treatment, but want prevention and wellness as part of their cover.

It speaks to concerns about lifestyle diseases and long-term health risks by offering proactive health monitoring and personalised support.

What sets it apart is its integration of technology and wellness through the “Healthy Me” programme, making it ideal for people who want to actively manage and improve their health.



## ACTIVATOR CONTRIBUTIONS



**MAIN MEMBER:  
ADULT DEPENDANT:  
CHILD DEPENDANT:**

**R3 250.00  
R3 055.00  
R 977.00**

## PRIMARY BENEFITS

NO PRE-AUTHORISATION REQUIRED | SCHEME RATES APPLY | STAND ALONE BENEFITS



### GP CONSULTATIONS (Subject to day-to-day benefits)

GP consultations at any GP | Minor procedures in the doctors' rooms  
Unlimited Umvuzo Digital Platform after day-to-day benefits are depleted



### OPTOMETRY

1 eye test | 100% of the costs of clear lenses | **R1 315** for frames ONLY.  
Contact lenses up to the value of R2 025



### DENTAL CARE

Cover for **R5 700**  
per beneficiary per year



### FEMALE HEALTH

Oral Contraceptives R210 | Mammogram\* | Pap smear | HPV | Laparoscopic sterilisation\*  
\*Pre-authorization required



### MALE HEALTH

PSA | Circumcision\* | Vasectomy\*  
\*Pre-authorization required



### INVESTIGATIONS

**Unlimited** basic radiology and pathology  
R7 800 per family for additional services



### ACUTE & OTC MEDICATION

**Unlimited** restricted acute medication according to the formulary.  
Additional acute medication **out of day-to-day benefits**  
**R1 800 OTC** per beneficiary & **R200** per event



### CHRONIC MEDICATION

Cover for 27 CDL conditions



### AFTER-HOUR/EMERGENCY VISITS

Subject to day-to-day benefits

## ACTIVATOR DAY-TO-DAY BENEFITS 2026



MAIN MEMBER:  
ADULT DEPENDANT:  
CHILD DEPENDANT:

R5 400.00  
R3 660.00  
R2 520.00

## DAY-TO-DAY DAY BENEFITS



R5 400



R9 060



R14 100

### What is paid out of Day-to-Day Benefits?



GP  
Consultations



Extended  
Acute Medication



After-hour  
visits



Prevention &  
Screening

## ACTIVATOR CONTRIBUTIONS



**MAIN MEMBER:  
ADULT DEPENDANT:  
CHILD DEPENDANT:**

**R3 250.00  
R3 055.00  
R 977.00**

## SECONDARY BENEFITS

PRE-AUTHORISATION REQUIRED | SCHEME RATES APPLY



### SPECIALIST VISITS

12 visits per family per year  
(must be pre-authorised)



### MEDICATION ACUTE & CHRONIC

As prescribed by specialist and according to formulary



### EMERGENCY MEDICAL SERVICES

Netcare 911



### SUPPLEMENTARY BENEFITS

R9 900 per family per year  
\*No preauthorisation required



### APPLIANCES

R12 500 per family per year



### TERMINAL AND WOUND CARE

R8 000 per family per year



### MENTAL WELLNESS

24/7 Hotline & WhatsApp Support  
Therapist consultation (*subject to Supplementary Benefits*)  
Group & Family Support for trauma  
Digital Wellness Tools



### MATERNITY CARE PLAN

3 visits to GP or Gynaecologist, 2 x 2D ultrasound scans,  
Prenatal vitamins, Maternity Bag  
**Programme Registration required**

## ACTIVATOR CONTRIBUTIONS



**MAIN MEMBER:**  
**ADULT DEPENDANT:**  
**CHILD DEPENDANT:**

**R3 250.00**  
**R3 055.00**  
**R 977.00**

## HOSPITAL BENEFITS

UNLIMITED | PRE-AUTHORISATION REQUIRED | SCHEME RATES APPLY | ACCESS TO ALL HOSPITAL GROUPS



### GENERAL

Consultations | Treatment | Procedures | Anaesthesia



### ACCOMMODATION

General ward | High care | ICU



### INTERNAL PROSTHESES

Vascular **R46 9000** | Functional **R15 600**  
 Joint replacements **R48 900** | Major musculoskeletal **R29 200**



### INVESTIGATIONS

Radiology | Pathology | Medical technology



### DISCHARGE MEDICATION

7 days' supply



### BLOOD TRANSFUSION

100% of the cost



### SCANS (IN & OUT OF HOSPITAL)

**2 scans** per family per year  
 RT | MRI | CAT



### MENTAL HEALTH

**3 weeks** hospital cover per year or  
**15 outpatient** psychotherapy contacts per year



### ONCOLOGY (CANCER)

A total treatment plan benefit allocated based on Scheme treatment guidelines



# Healthy *me*



This is a programme aimed at **keeping members healthy** and well, because we believe it's about **staying healthy** and **preventing problems** before they happen.

With the **Healthy Me Programme**, you have access to:



## GENETIC TESTING

Understand more about your body with **genetic testing** – a test that shows what your body needs to stay healthy



## SUPPLEMENTS & VITAMINS

Receive supplements and vitamins that are aligned for you and your needs.



## REAL-TIME HEALTH COMPANION: SAM

Have a real time health companion, in the form of a wearable health device, to help keep track of your health.

# Healthy *me*



Meet **sam**: Your new Health Companion

This is a smart health device that walks with you on your health journey.

Here's what SAM can do for you:



## 24/7 HEART RATE AND TEMPERATURE MONITORING

It checks your heart rate and temperature all day, so you'll know if something is not right before it gets too serious.



## SLEEP MONITORING & TRACKING

Understand your sleep patterns and quality empowering to make informed lifestyle changes.



## MULTIPLE VITAL SIGNS MONITORING

Track blood oxygen levels, heart rate variability (HRV) and stress levels to give a holistic health profile.





The Supreme Option is our best-selling offering, appealing to members who want freedom of choice and flexibility.

It addresses concerns about access and quality of care by giving members a wide scope of cover and extensive family benefits.

Its standout feature is the combination of traditional fee-for-service freedom with strong safety nets, making it a great fit for households that value choice and robust protection.



## SUPREME CONTRIBUTIONS



**MAIN MEMBER:**  
**ADULT DEPENDANT:**  
**CHILD DEPENDANT:**

**R3 727.00**  
**R3 503.00**  
**R1 119.00**

## PRIMARY BENEFITS

**NO PRE-AUTHORISATION REQUIRED | SUBJECT TO FAMILY BENEFIT**



### GENERAL PRACTITIONER & SPECIALIST VISITS

Unlimited virtual consultations on Umvuzo Care App  
once Family Benefits are depleted



### DENTAL CARE

Consultations | Fillings | Dentures | Wisdom teeth extractions |  
Cleaning & Polishing | Crowns & Bridges



### ACUTE MEDICATION

**Unlimited** restricted acute medication.  
Additional acute medication from Family Benefits



### ADDITIONAL MEDICATION CHRONIC

9 Additional Chronic conditions



### FEMALE HEALTH

Oral contraceptives R210 | Mammogram\* | Pap smear | HPV | Laparoscopic sterilisation\*  
\* *Pre-authorization required*



### MALE HEALTH

PSA | Circumcision\* | Vasectomy\*  
\* *Pre-authorization required*

## SUPREME FAMILY BENEFITS



MAIN MEMBER:  
ADULT DEPENDANT:  
CHILD DEPENDANT:

R12 360.00  
R 9 960.00  
R 5 100.00

## FAMILY BENEFIT ALLOCATION



R12 360



R22 320



R32 520

### What is paid out of the Family Benefit?



GP &  
Specialists



Extended  
Acute Medication



General  
Dentistry



Prevention &  
Screening

## SUPREME CONTRIBUTIONS



**MAIN MEMBER:  
ADULT DEPENDANT:  
CHILD DEPENDANT:**

**R3 727.00  
R3 503.00  
R1 119.00**

## STAND ALONE BENEFITS

### NO PRE-AUTHORISATION REQUIRED



#### OVER THE COUNTER MEDICATION

**OTC R2 650** per beneficiary per year  
Max of R220 per event



#### OPTOMETRY

1 eye test | 100% of the costs of clear lenses **R1 575** for frames ONLY.  
Contact lenses up to the value of R2 225



#### SUPPLEMENTARY BENEFITS

**R12 100** per family per year



#### INVESTIGATIONS

**Unlimited** basic radiology and pathology  
**R13 400** per family for additional services



#### APPLIANCES

**R13 600** Per family per year



#### MENTAL WELLNESS

24/7 Hotline & WhatsApp Support  
Therapist consultation (*subject to Supplementary Benefits*)  
Group & Family Support for trauma  
Digital Wellness Tools



#### SPECIALISED DENTISTRY

**R7 800** per beneficiary per year



#### MATERNITY CARE PLAN

5 visits to GP or Gynaecologist, 3 x 2D ultrasound scan, Prenatal vitamin  
Additional blood and urine tests, Maternity Bag  
**Programme registration required**

## SUPREME CONTRIBUTIONS



**MAIN MEMBER:**  
**ADULT DEPENDANT:**  
**CHILD DEPENDANT:**

**R3 727.00**  
**R3 503.00**  
**R1 119.00**

## SECONDARY BENEFITS

**HOSPITAL BENEFITS PRE-AUTHORISATION REQUIRED | SCHEME RATES APPLY**



**EMERGENCY MEDICAL SERVICES**

Netcare 911



**TERMINAL AND WOUND CARE**

**R10 000** per family per year

## SUPREME CONTRIBUTIONS



**MAIN MEMBER:**  
**ADULT DEPENDANT:**  
**CHILD DEPENDANT:**

**R3 727.00**  
**R3 503.00**  
**R1 119.00**

## HOSPITAL BENEFITS

**UNLIMITED | PRE-AUTHORISATION REQUIRED | SCHEME RATES APPLY | ACCESS TO ALL HOSPITAL GROUPS**



### GENERAL

Consultations | Treatment | Procedures | Anaesthesia



### ACCOMMODATION

General ward | High care | ICU



### INTERNAL PROSTHESES

Vascular **R52 800** | Functional **R18 800**  
Joint replacements **R52 800** | Major musculoskeletal **R31 600**



### INVESTIGATIONS

Radiology | Pathology | Medical technology



### DISCHARGE MEDICATION

7 days' supply



### BLOOD TRANSFUSION

100% of the cost



### SCANS (IN & OUT OF HOSPITAL)

**2 scans** per family per year  
RT | MRI | CAT



### MENTAL HEALTH

**3 weeks** hospital cover per year or  
**15 outpatient** psychotherapy contacts per year



### ONCOLOGY (CANCER)

**A total treatment plan benefit** allocated based on  
Scheme treatment guidelines



The Extreme Option is the top-tier, most extensive cover available, best suited for those who want the reassurance of high limits and exclusive benefits.

It addresses the concerns of individuals and families who do not want to compromise on quality or access, especially when it comes to specialist and advanced healthcare needs.

What makes it stand out is its abundance that goes beyond traditional medical aid to offer elevated levels of cover, exclusive treatments, and wide-ranging protection for every stage of healthcare.



## EXTREME CONTRIBUTIONS



MAIN MEMBER:  
ADULT DEPENDANT:  
CHILD DEPENDANT:

R4 883.00  
R4 590.00  
R1 490.00

## PRIMARY BENEFITS

NO PRE-AUTHORISATION REQUIRED | SUBJECT TO FAMILY BENEFITS



### GENERAL PRACTITIONER & SPECIALIST VISITS

Unlimited virtual consultations on Umvuzo Care App  
once Family Benefits are depleted



### DENTAL CARE

Consultations | Fillings | Dentures | Wisdom teeth extractions |  
Cleaning & Polishing | Crowns & Bridges



### ACUTE MEDICATION

**Unlimited** restricted acute medication.  
Additional acute medication from Family Benefits



### ADDITIONAL MEDICATION CHRONIC

9 additional chronic conditions



### FEMALE HEALTH

Oral contraceptives R210 | Mammogram\*  
Pap smear | HPV | Laparoscopic sterilisation\*  
\*Pre-authorization required



### MALE HEALTH

PSA | Circumcision\* | Vasectomy\*  
\*Pre-authorization required

## EXTREME FAMILY BENEFITS



MAIN MEMBER:  
ADULT DEPENDANT:  
CHILD DEPENDANT:

R14 220.00  
R11 460.00  
R 5 700.00

## FAMILY BENEFIT ALLOCATION



R14 220



R25 680



R37 080

### What is paid out of the Family Benefit?



GP &  
Specialists



Extended  
Acute Medication



General  
Dentistry



Prevention &  
Screening

## EXTREME CONTRIBUTIONS



**MAIN MEMBER:**  
**ADULT DEPENDANT:**  
**CHILD DEPENDANT:**

**R4 883.00**  
**R4 590.00**  
**R1 490.00**

## STAND ALONE BENEFITS

### NO PRE-AUTHORISATION REQUIRED



#### OVER THE COUNTER MEDICATION

OTC R3 330 per beneficiary per year  
with a maximum of R285 per event



#### OPTOMETRY

1 eye test | 100% of the costs of clear lenses  
R1 840 for frames ONLY. Contact lenses up to R2 425



#### SUPPLEMENTARY BENEFITS

R14 900 per family per year



#### INVESTIGATIONS

Unlimited basic radiology and pathology  
R17 400 per family for additional services



#### APPLIANCES

R15 500 per family per year



#### MATERNITY CARE PLAN

5 visits to GP or Gynaecologist, 3 x 2D ultrasound scans,  
Prenatal vitamins, Additional blood and urine tests  
**Programme Registration Required**



#### SPECIALISED DENTISTRY

R15 700 per beneficiary per year

## EXTREME CONTRIBUTIONS



MAIN MEMBER:  
ADULT DEPENDANT:  
CHILD DEPENDANT:

R4 883.00  
R4 590.00  
R1 490.00

## SECONDARY BENEFITS

PRE-AUTHORISATION REQUIRED | SCHEME RATES APPLY



### EMERGENCY MEDICAL SERVICES

Netcare 911



### TERMINAL AND WOUND CARE

R10 000 per family per year



### EYE SURGERY

Radial keratotomy/excimer laser  
once every 2 years (*set protocols apply*)

## EXTREME CONTRIBUTIONS



**MAIN MEMBER:**  
**ADULT DEPENDANT:**  
**CHILD DEPENDANT:**

**R4 883.00**  
**R4 590.00**  
**R1 490.00**

## HOSPITAL BENEFITS

UNLIMITED | PRE-AUTHORISATION REQUIRED | SCHEME RATES APPLY | ACCESS TO ALL HOSPITAL GROUPS



### GENERAL

Consultations | Treatment | Procedures | Anaesthesia



### ACCOMMODATION

General ward | High care | ICU



### INTERNAL PROSTHESES

Vascular **R68 300** | Functional **R24 300**  
Joint replacements **R68 300** | Major musculoskeletal **R41 200**



### INVESTIGATIONS

Radiology | Pathology | Medical technology



### DISCHARGE MEDICATION

7 days' supply



### BLOOD TRANSFUSION

100% of the cost



### SCANS (IN & OUT OF HOSPITAL)

**3 scans** per family per year  
RT | MRI | CAT



### MENTAL HEALTH

**3 weeks** hospital cover per year or  
**15 outpatient** psychotherapy contacts per year



### ONCOLOGY (CANCER)

**A total treatment plan benefit** allocated based on  
Scheme treatment guidelines



# YANDISA

## UMVUZO BENEFIT

The **Yandisa Benefit** is a:

Benefit amount of up to **R50 000** per family per year

- A pre-authorized benefit extender for specific items (not services)
- Can extend cover for certain items under exceptional circumstances
- Clinical, functional, financial factors taken into account
- Benefit must be applied for using the prescribed form

This benefit is available on **ALL benefit Options** and is subject to Scheme funding guidelines, pre-authorization and protocols.

NOTE: This is not a gap cover and excludes primary benefits and any other services.



**UA** ULTRA AFFORDABLE  
OPTION

**ST** STANDARD  
OPTION

**AC** ACTIVATOR  
OPTION

**SU** SUPREME  
OPTION

**EX** EXTREME  
OPTION



27 Chronic Diseases  
List (CDL)



270 Conditions and  
Procedures



Qualify for Prescribed  
Minimum Benefits (PMBs)



Protocols and  
Formularies



Unlimited Cover



Designated Service  
Providers (DSPs)



Emergencies

Prescribed  
Minimum Benefits: **85%**   
of Scheme population claims.



# Differentiators



How we bring  
**added value**   
to our members.



### Paid From Risk Benefits



Basic acute medication



Basic radiology and pathology



Access to Umvuzo Digital Platform

### Stand-Alone Benefits



Optometry



Specialised Dentistry

*(Supreme & Extreme)*



Supplementary



Appliances



Advanced pathology and radiology



Radial Keratotomy  
**(Extreme only)**



Unlimited access to  
basic medication



Unlimited, all-year round  
access to GP consultations



Remote access to  
consultations  
*(saving time and money)*



Unlimited access to  
diagnostic tools  
*(pathology and radiology)*

**So benefits go further, lasting longer and covering more of what matters.**



All 27 CDL conditions are covered



HIV



Oncology



Diabetes



Hypertension



COPD/Asthma



Hyperlipidaemia



Renal



Musculo-skeletal



*Depression*



# One medicine bag per family upon joining.

Annual refill of medicine bag on anniversary

Brand new bag every 5 years

24 hours, 365 days helpline providing medical advice

**MAHALA  
PLAN  
2026**

We give all **main  
members free**  
cover on the  
**Mahala Plan**



Accidental death cover

**R15 000**



Permanent total disability

**R15 000**



Travel allowance

**R2 500**



Final expenses

**R5 000**



Repatriation up to

**R15 000**



Mobility cover

**R15 000**



Low pensioner ratio



Low average age



Buy ups on options annually (vs buy downs)



Increasing reserves vs decline



Benefit increases and enhancements with annual contribution increases



# Community Impact



Promoting Health  
and Wellness



Strengthening Community  
& member engagement



Increased  
Scheme visibility



Build employer &  
partner relationships



Inspiring the  
next generation





A young man with a beard and short hair, wearing a bright yellow bomber jacket and a tan messenger bag, is smiling and looking to his right. He is standing in an urban environment with blurred buildings and trees in the background. A large, stylized yellow and white graphic element is on the right side of the page.

# Summary



- ✔ We've been caring for our members and families for **over 21 years**
- ✔ Access to **GP's of choice** on all options
- ✔ Unlimited **digital consultations** for all members
- ✔ Unlimited **basic medication** for all members
- ✔ Unlimited **chronic medication** for 27 conditions
- ✔ Unlimited **basic X-rays** and **blood tests**
- ✔ Pay **child-dependant rates** until 25 years (whether studying or not)
- ✔ **No co-payment policy**
- ✔ Access to **all hospitals nationwide**
- ✔ **Rich benefits** for specialist cover on all options
- ✔ **Free medicine bag** on joining and yearly medicine refill
- ✔ **Affordable** contributions and **rich** benefits
- ✔ **Weekly** payment of claims
- ✔ **24/7** Call centre of **authorisations** and **clinical support**
- ✔ **Free accident cover** for main member on Mahala plan



It is our goal to make healthcare accessible and affordable



We look at healthcare risk holistically and provide solutions



Expertise in caring for and servicing employer groups and employees



National footprint ensures your family access to healthcare nationwide

Umvuzo Health offers you  
**rich benefits**   
and great value-for-money  
medical aid that works as hard as you do.

Tailored for your sector, covering **EVERY** employee and  
**EVERY** healthcare need.

# Questions and Answers



# THANK YOU

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REWARDING LIFE