## 2024 SUPREME BENEFIT GUIDE



## **ABOUT THE SUPREME OPTION**

**THE SUPREME OPTION** is a traditional, fee-for-service option. Members have the freedom to choose any provider of choice for their every day needs. For all these day-to-day needs members are allocated a generous family benefit. All secondary and hospital benefits must be pre-authorised beforehand.

This option is well suited for those individuals who need generous cover and benefits without compromising their freedom.

## **UMVUZO HEALTH DIGITAL PLATFORM**

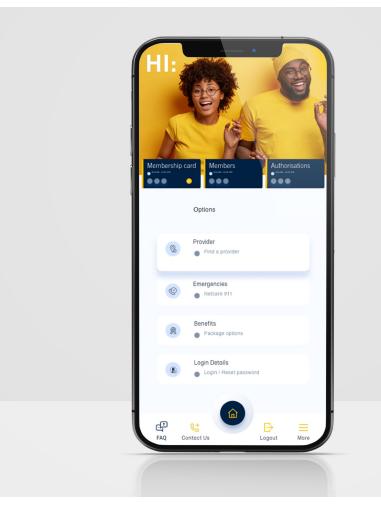
From 1 January 2024, all Umvuzo Health members, regardless of benefit option, will have access to our digital platform, where they can have many of their healthcare needs met.

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 quicky 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.

## PRIMARY BENEFITS

NO PRE-AUTHORISATION REQUIRED • SCHEME RATES APPLY



#### **OPTOMETRY** (STAND-ALONE BENEFIT)

Cover of R3 600 per beneficiary every 24 months

OVER THE COUNTER MEDICATION

Cover of R200 per event, per

per beneficiary per year

(SUBJECT TO FAMILY BENEFITS)

Cleaning, Preventative &

Wisdom Teeth Extraction

Fluoride Treatment,

Scaling & Polishing

beneficiary. Maximum of R2 400

(STAND-ALONE BENEFIT)

**DENTAL CARE** 

Consultations

Fillings

Dentures

Crowns

Bridges 33

- Eve test
- Frames/lenses per beneficiary every 24 months



#### PSA (for the screening of prostate cancer) once per year

- Circumcision (boys up to the age of 12 in-hospital and over 13 in doctors' rooms only)
- Vasectomy

#### All procedures must be pre-authorised

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#### **PREVENTION & SCREENINGS** (SUBJECT TO FAMILY BENEFITS)

Members can access the screening and preventative benefits through any pharmacy that offers the services :

- Flu Vaccine
- Pap smear
- Glucose Test (finger prick) Cholesterol (finger prick)
- Blood Pressure
- BMI & Waist Circumference
- Rapid HIV Test
- HPV »

# **FEMALE HEALTH**

- Oral contraceptives cover of up to R180 per registered female per month Pap smear
- Mammogram\* (must be pre-authorised and referred to the radiologist) once per year
- Laparoscopic Sterilisation\*

\* These services must be pre-authorised



#### MATERNITY CARE PLAN

A basket of services consisting of these additional benefits will be made available to the expectant mother upon registering on the plan.

- 5 visits to the GP or Gynaecologist
  - Additional blood and urine tests as required
- 3 x 2D Ultrasound Scans
- Prenatal Vitamins (iron, calcium and folic acid) for the duration of the pregnancy - according to formulary
- The Expectant Mother must register on the Maternity Care Plan to receive these additional benefits

Benefits will be pro-rated/apportioned according to the stage of the pregnancy at the time of registration.

Scripted: 9 additional chronic conditions subject to available funds in the family benefit and Disease Management Programme registration

**ENERAL PRACTITIONER &** 

» Umvuzo Health promotes access to

primary care and related services through

appropriate and reasonable levels of care

Minor Procedures in the doctors' rooms

Specialists are paid up to 125% of Scheme tariffs for non-PMBs

the preferred Umvuzo Digital Platform

which guides beneficiaries towards

(SUBJECT TO FAMILY BENEFITS)

SPECIALIST VISITS

Consultations

**MEDICATION** 

prescribed

(SUBJECT TO FAMILY BENEFITS)

Programme registration)

and own choice product

**MEDICATION (FORMULARY)** 

(SUBJECT TO FAMILY BENEFITS)

ADDITIONAL CHRONIC

Prescribed: Acute Medication as

Prescribed: Chronic Medication unlimited

Therapy (HRT) and Disease Management

Members will be liable for the difference

in price between the formulary product

(Subject to 26 CDL PMB conditions as well as selective Hormone Replacement

- Severe Acne
- Anaemia
- Severe Eczema
- Endometriosis
- Gastro-Oesophageal Reflux Disease (GORD)
- Sjogren Disease
- Celiac Disease
- Tay-Sachs Disease
- **RP** Isomerise Deficiency

## SECONDARY BENEFITS

SCHEME RATES APPLY • STAND-ALONE BENEFITS



### SUPPLEMENTARY BENEFITS

#### » R11 000 per family per year • Occupational Therapy

- Dieticians
- Speech Therapy & Audiology
- Physiotherapy, Chiropractors and **Biokinetics**
- Podiatry
- Psychology .
- Homeopathy
- Nurse visits covered up to R163 per visit and R80 for dispensed medicines or consumables.
- Social and Community Workers

# **APPLIANCES**

### (ORTHOPAEDIC/SURGICAL/MEDICAL)

- R12 400 per family per year
  - Back/leg/arm/neck support Crutches
- Surgical footwear post surgery Diabetic and stoma aids continually
  - essential for the medical treatment.

# **TERMINAL AND WOUND CARE**

#### R10 000 per family per year »

The cost for all services related to care for a terminal condition that do not conform to acute admission or services



#### INVESTIGATIONS (OUT OF HOSPITAL)

Limited to R12 200 per family per year • Radiology (X-rays and ultrasounds)

Pathology (blood tests)

### UMVUZO ABBREVIATION DICTIONARY

- Netcare 911 »
- Medical and Hospital Logistics Services Emergency Road and Air Evacuation
- 1 Medicine Bag per family upon joining
- 1 Medicine Bag Refill per year

It is important to call only Netcare 911 for emergency medical services

## **EMERGENCY MEDICAL SERVICES**

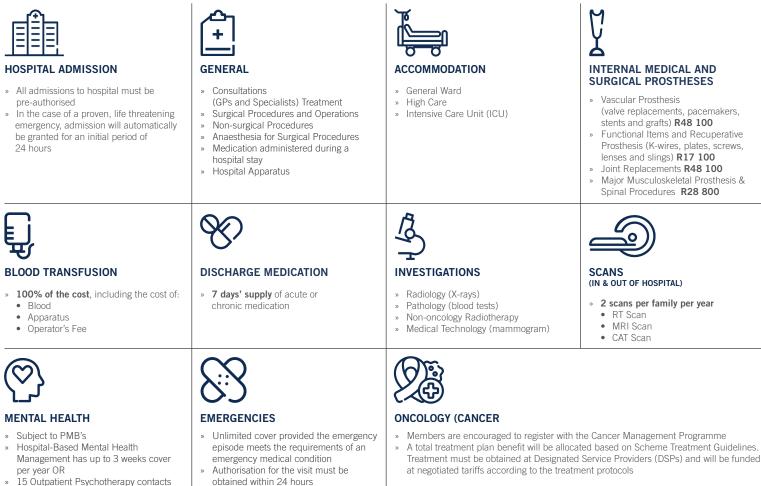






## HOSPITAL BENEFITS

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



- 15 Outpatient Psychotherapy contacts per year
  - KINDLY NOTE
  - Penalties may apply if authorisation is obtained after treatment. The claim may not be paid if pre-authorisation is not obtained.

## **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

## **DISEASE MANAGEMENT**

- ACTIVE DISEASE MANAGEMENT PROGRAMMES
- Our Disease Management Programmes are structured treatment plans that aim to help our members diagnosed with chronic conditions better manage their disease, maintain and improve quality of life.
- The main aim of our programmes is to reduce the symptoms associated with a chronic disease and keep them from getting worse. Through these programmes we also aim to improve cooperation between the various specialists and institutions that provide care for our members, such as family and specialist doctors, hospitals and rehabilitation centers. This is meant to ensure that the individual treatment steps are well coordinated.

#### We cover treatment and medication for the following

- 26 CDL PMB conditions:
- Chronic Renal Disease
- Addison's Disease
- Asthma
- Bronchiectasis
- Cardiac Failure
- Cardiomyopathy
- Chronic Obstructive Pulmonary Disorder
- Coronary Artery Disease
- Crohn's Disease
- Diabetes Insipidus

- » Diabetes Mellitus Types 1 & 2
- Dysrhythmias
- Epilepsy
- Bipolar Mood Disorder
- Hypothyroidism
- Hypertension
- HIV
- Glaucoma
- Haemophilia
- Ulcerative Colitis
- Systemic lupus Erythematosus
- Schizophrenia

#### » Rheumatoid Arthritis

- Parkinson's Disease
- Hyperlipidaemia
- Multiple Sclerosis

We encourage all our members living with a chronic condition to register on the relevant Disease Management Programme to benefit from this coordinated care, personalised attention and ongoing support.

WHAT IS MONTHL COST?	Y G	MEMBER ADULT D	DEPENDANT CHILD [	PER DEPENDANT 030.00
MONTHLY CONTRIBUTIC	DNS	MBER CONTRIBUTION R3 124.00		
DUAL PARENT FAMILY				
CONTRIBUTION	R6 061.00	R7 091.00	R8 121.00	R9 151.00
SINGLE PARENT FAMILY				
CONTRIBUTION	R4 154.00	R5 184.00	R6 214.00	R7 244.00
FAMILY BENEFIT BREAKDOWN				
MAIN MEMBER	MAIN MEMBER + ADULT DEPENDANT	MAIN MEMBER + ADULT DEPENDANT + CHILD DEPENDANT x 1	MAIN MEMBER + ADULT DEPENDANT + CHILD DEPENDANT x 2	MAIN MEMBER + ADULT DEPENDANT + CHILD DEPENDANT x 3
R11 820	R21 300	R26 100	R30 900	R35 700
MAIN MEMBER   M R11 820   M + A R11 820   M + A + 1C R11 820   M + A + 2C R11 820   M + A + 3C R11 820	ADULT DEPENDANT I   R9 480 R   R9 480 R	R4 800 R4 800 F	EPENDANT X 2 CHILD DEPEND R4 800 R4 800 R4 800 R4 800 R4 800 R4 800	R11 820 R21 300 R26 100 R30 900
M Main member	A Adult dependant	1C Child dependant x 1	2C Child dependant x 2	3C Child dependant x 3

#### IMPORTANT CONTACT INFORMATION

Alenti Office Park, Building D, 457 Witherite Road, The Willows, Pretoria, 0040 PO Box 1463, Faerie Glen, 0043

24/7/365 Authorisation Call Centre: 0861 083 084

Medical emergency services (Netcare 911): 082 911 24-hour Pre-authorisation Call Centre: 0861 083 084 Hospital and Specialist Please Call Me: 060 070 2352 Preauthorisation email address: auth@rxhealth.co.za Chronic Disease registration: chronic@rxhealth.co.za Maternity Care Plan registration: maternity@rxhealth.co.za

#### www.umvuzohealth.co.za

#### HOW DO I GET A PRE-AUTHORISATION NUMBER?

- » Call us on 0861 083 084
- E-mail: auth@rxhealth.co.za
- » We will access your medical history immediately and assist you with obtaining any information you may need

#### PLEASE BE READY TO SUPPLY THE FOLLOWING INFORMATION WHEN **REQUESTING PRE-AUTHORISATION**

To ensure there are no delays to your request, please ensure you have on hand the following:

- Your membership number,
- ICD 10 code (in other words the diagnosis code),
- The name and practice number of your referring doctor,
- you are referred, and
- Any other related documents as may be required.

Once your request has been processed and approved, you will then be sent your authorisation number on your mobile by SMS and email where applicable.

Administrative and Client services are attended to during business hours from:

#### MONDAYS TO FRIDAYS 08:00 - 17:30 SATURDAYS 08:00 - 13:00

#### PLEASE BE READY TO SUPPLY THE FOLLOWING INFORMATION WHEN CALLING UMVUZO HEALTH

- » Umvuzo Health membership number

WhatsApp:

- » Passport number (if you are from a neighbouring country)

Client Service Call Centre: 0861 083 084 Client Service Please Call Me:

060 070 2095 060 070 2094

Head Office Tel: 012 845 0000 086 670 0242

info@umvuzohealth.co.za

#### COUNCIL FOR MEDICAL SCHEMES

lel:	0861 123 267
E-mail:	support@medicalschemes.com
	complaints@medicalschemes.com
Website:	www.medicalschemes.com



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