

Aon Member Letter

Umvuzo Health 2025

Dear Aon Client,

At Aon, we shape decisions for the better – to protect and enrich the lives of people around the world. We have pleasure in sharing the Aon on-line microsite platform for Umvuzo Health, which has been developed to provide you with essential information to make better decisions regarding your medical scheme and gap cover requirements.

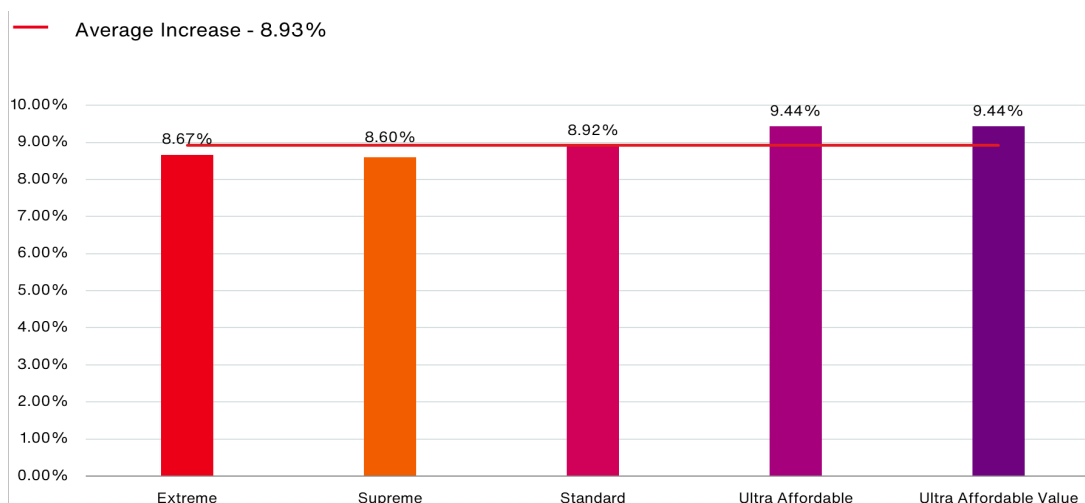
It is important that at this time of the year you evaluate your current healthcare arrangements to ensure the most appropriate cover for 2025. Whether you wish to remain on your current option or change to a more suitable option for 2025, it remains Aon's responsibility to guide you through the review process. This will ensure that you make an informed decision regarding your healthcare cover for 2025.

The information provided in this letter is a summary of changes within the Umvuzo options. For more detailed information and clarity on your benefits and contributions please refer to the Aon Microsite, please click [here](#).

Benefits and Contributions Update for 2025

What is the contribution increase for 2025?

Umvuzo Health announced a weighted average contribution increase of 8.93% effective 1 January 2025



Click [here](#) to access the 2025 contribution table.

Key Benefit changes for 2025

- **Optical:**

The restructuring of the optometry benefit to cover 100% of the cost of an eye test once every 24 months and 100% of the cost of clear lenses, whether single vision, bifocal, or multifocal. Contact lenses or frames will still be paid up to a specified rand value, per option.

- **Day-to-day**

Members will have access to unlimited virtual General Practitioner consultations through the Umvuzo Digital Platform. In addition to this, members will have unlimited cover for acute medication which is subject to a restricted formulary, basic radiology and pathology across all options.

- **Specialist Consultations**

The Ultra Affordable and Ultra Affordable Value options will experience a 40% increase in specialist consultations, moving from 5 to 7 consultations per annum.

- **Specialized Dentistry**

A 47% increase in cover for Specialized Dentistry on the Extreme option, this will increase the limit from R10 200 per family to R15 000 per beneficiary.

Benefit Limit Increases

All benefit limits will increase in line with inflation as a minimum.

New Benefit

- **Specialised Dentistry:**

Introduction of a specialised dentistry benefit on the Supreme option with a limit of R7 500 per beneficiary.

New Option

- **Activator Option**

Introducing the newly improved and reimagined Activator option.

The Key Benefits are:

- Rich day-to-day benefits for primary healthcare needs.
- 12 specialist visits per family per year, if referred by the treating GP and pre-authorised.
- Generous cover for GP's, dental benefits, over-the-counter medication, supplementary benefits and appliances.

In addition to these benefits, this option will be the first to boast the “Healthy Me” program, which aims to keep members healthy and well. The Program will offer members personalised support, guidance, and information to access their unique preventive care pathway, using health technologies, which include:

- Genetic testing to identify health and lifestyle risks and offer preventive measures and personalised treatment plans.
- A wearable health device for health monitoring and real-time data transfers to empower members, doctors, and program care coordinators.
- Through the intelligence gathered members will be offered appropriate additional benefits aligned to their individual needs such as supplements, gene counsellors, etc.

The new Activator Option has been completely repositioned and now sits between the Standard and Supreme Options.

Members on the current Activator option are strongly advised to contact their Aon Healthcare consultant or the Aon Resolution Centre (ARC) to assist them in making an informed decision.

For more information on the changes to the Umvuzo Health options in terms of benefits and contributions – please refer to the Microsite.

Gap Cover

Aon strongly supports the purchasing of gap cover to compliment your medical scheme benefits and to reduce your out-of-pocket exposure for in-hospital and certain out-of-hospital expenses. We recommend that you speak to your Aon Healthcare consultant to assist you in selecting the correct gap cover option.

Microsite

We have pleasure in sharing the Aon on-line microsite platform for Umvuzo Health, which has been developed to provide you with access to a voice recorded year-end presentation, launch highlights presentation, member letter, alert, brochures and more to help you make better decisions regarding your medical scheme and gap cover requirements.

To access the microsite please follow the link click [here](#)

Virtual and In-person Year-End Training Session

Aon will be conducting virtual and in-person training sessions on the relevant information pertaining to the 2025 medical scheme options. These sessions will elaborate on medical scheme benefit changes, enhancements, and contribution increases.

Please note that the virtual sessions as stipulated below will not include specifics regarding your subsidy or participation policy.

Virtual Year-End Presentation dates are as follows:

Date	Time	Date	Time
6 November 2024	09:00	8 November 2024	13:00
14 November 2024	13:00	16 November 2024	13:00

NB: Presentations are conducted in English

Please follow these steps to register for a Microsoft Team presentation session:

- Please use a Chrome or Firefox browser to register.
- Click [here](#) to register and select your preferred date

We look forward to welcoming you at the Aon virtual year-end training session.

Where do I get more information and who can I contact if I have any questions?

Umvuzo Health call centre can be contacted on **086 108 3084**, email info@umvuzohealth.co.za for the clarification of benefit changes and contribution



increases and the **Aon Resolution Centre (0860 100 404)** or email on **arc@aon.co.za** will also be available to provide advice on option selections for 2025.

Umvuzo option change?

If you want to change your option, please notify your HR/ Payroll partner in writing by no later than 30 November 2025 by completing the attached option change form.

It is important to note that no late changes will be accepted.

Connect with us

We focus on communication and engagement, across insurance retirement and health, to advise and deliver solutions that create great client impact.

We partner with our client and seek solutions for their most important people and HR challenges.

We have established presence on social media to engage with our audiences on all matter related to risk and people.

For more information from Aon Employee Benefits on healthcare, retirement benefits and a wide range of topics feel free to go to www.aon.co.za

Aon Employee Benefits – Healthcare

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About Aon

Aon plc (NYSE: AON) exists to shape decisions for the better— to protect and enrich the lives of people around the world. Our colleagues provide our clients in over 120 countries with advice and solutions that give them the clarity and confidence to make better decisions to protect and grow their business.

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