

# YOUR HEALTH COMPASS



## Health product changes 2020

### Umvuzo Benefit and Contribution changes 2020

Dear Employer

Umvuzo Health launched its 2020 product offering. Here's an overview of the most important changes, effective 1 January 2020.

#### Contribution increases

The average increase is 10.37%. The increase for all plans will range between 8% and 12%.

The increases per option are as follows:

Option Range	Option increases
Ultra Affordable below R6 000	9%
Ultra Affordable above R6 000	12%
Ultra Affordable Value below R6 000	9%
Ultra Affordable Value above R6 000	12%
Standard	12%
Supreme	9%
Extreme	9%
Activator	8%

#### Major Benefit Changes for 2020

Introduction of Maternity Benefits on all the options subject to pre-authorization

##### Ultra Affordable, Activator and Standard Options:

- 3 visits to the GP or gynaecologist
- Additional blood and urine tests as required
- 2x 2D ultrasound scans
- Prenatal vitamins (**iron, calcium and folic acid**) for the duration of the pregnancy, according to formulary.

### **Supreme and Extreme Options:**

- 5 visits to the GP or gynaecologist
- Additional blood and urine tests as required
- 3x 2D ultrasound scans
- Prenatal vitamins (**iron, calcium and folic acid**) for the duration of the pregnancy, according to formulary.

*Access to these benefits will be subject to advising the scheme of the pregnancy within the first 12 weeks.*

### **Ultra Affordable 2020 changes:**

- Income brackets have been amended for 2020 to R6 000
- Over the counter medication is limited to 3 events, up to the maximum of R100 per event
- Supplementary benefits have increased to R1 700 per family per annum
- Appliances benefits have increased to R6 800 per family per annum
- Overall limits on prosthesis has increased to R40 900 per family per annum (sub-limits are applicable for vascular prosthesis, major muscular prosthesis, functional prosthesis and joint replacement)

### **Standard 2020 changes:**

- Supplementary benefits have increased to R3 400 per family per annum.
- Over the counter medication has increased to R500 per year, up to the maximum of R100 per event per beneficiary per annum
- Appliances benefits have increased to R10 100 per family per annum
- Overall limits on prosthesis have increased to R55 400 per family per annum (Sub-limits are applicable for vascular prosthesis, major muscular prosthesis, functional prosthesis and joint replacement)

### **Supreme 2020 changes:**

- Supplementary benefits have increased to R5 100 per family per annum.
- Appliances benefits have increased to R10 200 per family per annum
- Optometry limit for frames/lenses have been increased to R2 900 per beneficiary every 2 years
- Investigative x-rays and blood tests (out of hospital) increased to R6 150 per family per annum.
- Overall limits on prosthesis have increased to R60 100 per family per annum (Sub-limits are applicable for vascular prosthesis, major muscular prosthesis, functional prosthesis and joint replacement)

### **Annual family benefit 2020**

	<b>Annual family benefits</b>
Main member	R10 320
Adult dependant	R8 220
Child dependant	R4 080

### Extreme 2020 changes:

- Supplementary benefits have increased to R6 200 per family per annum.
- Investigative x-rays and blood tests (out of hospital) increased to R7 300 per family per annum
- Appliances benefits have increased to R11 600 per family per annum
- Optometry limit for frames/lenses have been increased to R3 650 per beneficiary every 2 years
- Specialised dentistry has increased to R8 400 per family per annum
- Overall limits on prosthesis have increased to R78 100 per family per annum (sub-limits are applicable for vascular prosthesis, major muscular prosthesis, functional prosthesis and joint replacement)

Annual family benefit 2020:

	Annual family benefits
Main member	R11 760
Adult dependant	R9 480
Child dependant	R4 680

### Activator 2020 changes:

- Supplementary benefits have increased to R1700 per family per annum
- Investigative x-rays and blood tests (out of hospital) increased to R2 100 per family per annum
- Over the counter medication has increased to R525 per beneficiary per annum, up to the maximum of R100 per event per beneficiary per annum
- Appliances benefits have increased to R6 800 per family per annum
- Optometry limit for frames/lenses have been increased to R1 600 per beneficiary every 2 years
- Dentistry has increased to R1 300 per family per annum
- Overall limits on prosthesis have increased to R40 900 per family per annum (Sub-limits are applicable for vascular prosthesis, major muscular prosthesis, functional prosthesis and joint replacement)
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Annual family benefit 2020:

	Annual family benefits
Main member	R5 040
Adult dependant	R4 800
Child dependant	R3 540