

YOUR HEALTH
YOUR WAY



Health product changes 2019

Umvuzo Health benefits and changes for 2019

Umvuzo Health launched its 2019 product offering on 01 October 2018. Here's an overview of the most important changes, effective 1 January 2019.

Contribution increases

The weighted average increase is 8.5%. The increase will range between 7.78% and 9.97% as follows:

Option Range	Option increases
Ultra Affordable R0 - R5 700	8%
Ultra Affordable R5 700+	9.97%
Standard	9%
Supreme	7.98%
Extreme	7.99%

Major Benefit Changes for 2019

- Removal of limits on the number of days in ICU and high care on all options
- No overall limit on hospitalisation on all options
- Child dependant age increased to 26 years for full-time students

New Option- Ultra Affordable Value Option:

- 2 Income brackets >R5700 and <R5700
- Each beneficiary on this option must choose one GP from the Universal Health network and make use of a wide range of DSP hospitals
- Only the nominated contracted network GP can refer members for other medical interventions
- Supplementary benefits limited to R1 600 per family per annum

Ultra Affordable

- Income brackets have been amended from R5400 to R5 700 for 2019
- Over the counter medication is limited to 3 events, up to the maximum of R95 per event
- Supplementary benefits have increased to R1 600 per family per annum
- Appliances benefits have increased to R6 400 per family per annum
- Overall limits on prosthesis has increased to R38 950 per family per annum (Sub-limits are applicable for vascular prosthesis, major muscular prosthesis, functional prosthesis and joint replacement)

Standard

- Supplementary benefits have increased to R3 200 per family per annum
- Over the counter medication has increased to R285 per beneficiary per year, limited to 3 events, up to the maximum of R95 per event
- Appliances benefits have increased to R9 600 per family per annum
- Overall limits on prosthesis have increased to R52 750 per family per annum (Sub-limits are applicable for vascular prosthesis, major muscular prosthesis, functional prosthesis and joint replacement)

Supreme

- Supplementary benefits have increased to R4 850 per family per annum.
- Appliances benefits have increased to R9 710 per family per annum
- Optometry limit for frames/lenses have been increased to R2 780 per beneficiary every 2 years
- Investigative x-rays and blood tests (out of hospital) increased to R5 800 per family per annum.
- Overall limits on prosthesis have increased to R57 250 per family per annum (Sub-limits are applicable for vascular prosthesis, major muscular prosthesis, functional prosthesis and joint replacement)

Extreme

- Supplementary benefits have increased to R5 900 per family per annum.
- Investigative x-rays and blood tests (out of hospital) increased to R6 900 per family per annum
- Appliances benefits have increased to R11 050 per family per annum
- Specialised dentistry has increased to R7 980 per family per annum.
- Overall limits on prosthesis have increased to R74 390 per family per annum (Sub-limits are applicable for vascular prosthesis, major muscular prosthesis, functional prosthesis and joint replacement)

Activator

- Option has been restructured
- Income bracket has been removed
- Members are now allowed to nominate one GP of choice and make use of a wide range of DSP hospitals
- No overall limit on hospitalisation
- Supplementary benefits limited to R1 600 per family per annum
- Over the counter medication limited to R500 per beneficiary per year, up to the maximum of R100 per event
- Overall limits on prosthesis have increased to R38 950 per family per annum (Sub-limits are applicable for vascular prosthesis, major muscular prosthesis, functional prosthesis and joint replacement)